



SPOTLIGHT

NOVEMBER 2007 AMERICAN INCOME LIFE & NATIONAL INCOME LIFE VOL.40 NO.11

ENGAGE

- Roger Smith Introduces 2008 Theme
- Roger Smith Recognized by America's Agenda: Health Care for All
- Scott Smith - The AIL/NILICO Family



FROM THE DESK OF:
Roger Smith
President & CEO
American Income Life
& National Income Life

Encore!

I recently had the fantastic opportunity to see Don Henley of Eagles fame perform live. I don't know how many of you might be concert-goers, but one thing always remains the same: the encore.

This is when the crowd gets to show the musicians just what they thought of the performance. Imagine, if you will, thousands of attendees, working themselves into a frenzy, all screaming out in one voice, "Encore! Encore!"

It's a rather heady experience.

The demand for an encore tells the performers three things:

- We think you were great!
- Don't leave yet! We want more!
- Not just more, but the best is yet to come.

It's almost a tradition. The musician saves his best, most popular, or favorite song for the encore. It's the last song of the evening, and he wants to make sure the people get what they want— a memorable experience.

As I listened to that crowd, I had an epiphany. What the crowd was yelling and chanting was exactly what I wanted to say to you, and I couldn't wait to get home, write this comment, applaud you and say, "Encore!"

These last four months have been incredible, full of record breakers and double digit growth— even 15% growth in October. Our agent count has been amazing. Not only did we break through the 2,500 agent mark in August, but we went on to shatter that count with 2,600 in September, making it the highest agent count in the company's history. But we are capable of more.

As we come upon the 2008 horizon, there is nothing but opportunity in front of us. We will be doubling and tripling our efforts into strengthening every aspect of AIL/NILICO, and such an action will put us in the position to achieve even greater milestones.

So I cry, "Encore!" because I believe AIL/NILICO's best is yet to come.

It is time for our very best song.



SGA CAREER TRACK

New Markets Opening & Expanding

There is a growing need for ambitious leaders.

AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an e-mail to: futuresga@allife.com.

TOTAL BONUSES PAID OUT

This month AIL and NILICO paid a total of \$1,297,237.61 in bonuses. For more information on the monthly bonuses, turn to Page 13.

REQUIRED RETENTION RATE

Effective Jan. 1, 2007, to be eligible for bonuses and featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines. The rates listed below are for *Spotlight* recognition only. Net to Gross is used only during the Producer's first eight months.

Retention:	68%
Net to Gross:	78%

DATES TO REMEMBER

Monday, Dec. 24 & Tuesday, Dec. 25, 2007
The Home Office will be closed for the Christmas holiday.

Thursday, Dec. 27, 2007
All business and PR credits must be at the Home Office to count for December production.

CONGRATULATIONS!

Kevin Appasamy, a Personal Producer with the Altig-Orlovic Agency, achieved \$100,000 of 13-month in force premium.

Wayne Fader, an MGA with the Marc Rosen Agency, achieved \$100,000 of 13-month in force premium.

Greg Stewart, a GA with the Bob Olson Agency, achieved \$100,000 of 13-month in force premium.

CORRECTION

Due to a printing mix-up, last month's insert for the BR Bonus was mistakenly labeled PR Bonus. We apologize for any confusion this may have caused.

FUN

Look for  hidden in this issue!

FOUNDER'S CLUB OUTSTANDING PRODUCERS

October 2007

AGENT	SGA	TIMES QUALIFIED	TOTAL NET ALP	N/G*	RETENTION
Wayne Fader	Marc Rosen	1	\$56,913		82.1
Jose Lopes	David Zaphis	2	105,550		79.6

*Percentage of Net to Gross

LOOK FOR THE ASTERISK

The asterisks, shown throughout the magazine, indicate that piece will be a year-to-date award winner. The Producers, who will be recognized at the 2008 Awards Presentation, are: the top SGA from each category, the top two PR Managers, the top two PR Representatives from each category, the top two RGAs, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers. You can view the 2008 Convention Qualifications online at www.allife.com or www.nilife.com. Check your production! If there is an asterisk by your position, you could be on your way to the Westin Rio Mar Beach Golf Resort and Spa in Puerto Rico! The convention will be held May 15-18, 2008.



American Income Life

For over half a century, American Income Life Insurance Company has been meeting union families' needs. We are a leader in the union insurance market, and are totally committed to meeting the needs of union members through personal one-on-one service and complete Home Office customer support. You can count on AIL to do what it says it will do.

Home Office
254-761-6400

Web Sites
www.allife.com
www.nilife.com
www.WorkAtAIL.com

Recruiting Support
www.allife.com/rms
www.allife.com/recruiting

SPOTLIGHT

Published monthly by American Income Life Insurance Company for the dissemination of information to its Producers. Prior permission must be obtained from American Income Life for reproduction or other use of material herein.

Editor & Writer
Danielle Yannazzo
dyannazzo@allife.com

Design Director
Sam Yarbrough
syarbrough@allife.com

Graphic Designer
Annalee MacFie
amacfie@allife.com

Contributors
Paula Clements
Jennifer Crupe
Rhonda Cunningham
Amy Dechant
Carrie Eckles
Lisa LaValley
Kathy Lockhart
Pat Nevarez
Linda Resendez
Susan Strakos

© 2007 by American Income Life Insurance Company

Movin' On Up!

Regional General Agent

Robert Hamilton Michael Mandella

Master General Agent

Milton Bradley Justin Holloway Daniel Phares Mathew Propst
 Kevin Coleman Joseph Massaro Devin Phillips Agatha Safford
 Cindy Craven AshLynn Orng Pablo Pirela
 Tracy Haden Ignacio Pena Miryam Posada

General Agent

Ronald Friedlander Benham Halali Erin Moyer David Perry
 Brock Graff Taina Lameko Louis Paganucci

Christopher Babel Deonica Culberson Rajiv Pankhania Cynthia Sittig
 Ronald Berube William Doremus Andrew Poulter Jeffery Thiel
 Dana Beveridge Arjal Jackson Erna Powell Gary Van Ert
 Matthew Cartwright Robert Kanaan Rashad Royster Federico Watkins
 Eric Clock Josh Killian Atta Saleh
 Eric Cochran Chad Neff Shaun Sideris

Supervising Agent

Kirk Alexander Vanessa Garcia Ryan LeBaron Daniel Scoggins
 Tanya Andrews Joshua Gitomer Timothy Matteson Andrew Stinnett
 Omar Bibi Terry Knudson Jay Meyer Leonardo Villalobos
 Lanez Bowman Kasali Kotun Toni Sanders
 Jaime Cervera Stuart LaGrone Aubrey Sarreal
 Oscar Chavez Veronica Lara Marvin Schoenherr

Shafiq Afzal Danielle Jankowski Jason Miller David Thomas
 Brian Balch Jacqueline Johnson Martin Mock John Thornton
 Marc-Andre Boudreau Christopher Keller Jason Ocean Daniel Walton
 James Charron Michael Knapp Yolanda Palmer Ryan Whorley
 Juan Cortes Theresa Kriel Alena Penate Nikki Woods
 Kedric Davis Adam Lachat Justin Reese Matthew Yates
 Ababacar Dia Jeff Lamar Derrick Rodriguez
 Gregory Easley Krystal Lindsay Ruth Rollan
 Carla Elkins Pejman Madarshahian Hashmat Saleh
 Belinda Ellis Seth Maki Keisha Sandle
 Wilfredo Figueroa Derrick Mason Al Sorisho
 Carolyn Gass Eric McClanahan Charles Stutz
 Marcell Graham Anthony Micheli Stacy Taylor
 Bryan Gravel Christian Miller Clifford Thomas



Arlene Holt Baker

Arlene Holt Baker's experience as a union and grassroots organizer spans more than 30 years. On Sept. 21, 2007, she was approved unanimously as executive vice president by the AFL-CIO Executive Council, becoming the first African-American to be elected to one of the federation's three highest offices and the highest-ranking African-American woman in the union movement. In this position, Holt Baker builds on her legacy of inspiring activism and reaching out to diverse communities to support the needs and aspirations of working people.

One of seven children of a domestic worker and a laborer in Fort Worth, Texas, Holt Baker got her first job in high school through President Lyndon Johnson's poverty initiative. Working after school at the \$1.40-an-hour minimum wage, she earned higher hourly pay than her mother did working full time.

Holt Baker began her work in the labor movement with AFSCME. She moved through the ranks of AFSCME and, as an organizer and international union representative, was successful in helping to organize public-sector workers in California and helping them win contracts that provided better wages and pay equity for women.

As AFSCME's international union area director in California from the late 1980s to 1995, Holt Baker worked with AFSCME councils, locals, labor councils, and allies

advocating for working families. Also in California, she helped run AFSCME's political activities, working with AFSCME councils and local leaders to mobilize union voters in numerous national, statewide, county, and municipal elections. Holt Baker was an active member of the Los Angeles County Federation of Labor.

During that time, she was appointed by then-California Speaker of Assembly Willie L. Brown Jr. to serve on the Comparable Worth Task Force Committee and also sat on the board of directors of the Southern California Industrial Relations Research Association. Holt Baker has received numerous civic awards for her work as a labor and community advocate.

She was an active member of the California Democratic Party, serving as a state delegate to the Democratic National Convention for the elections held between 1980 and 1996 and as first vice chair of the state Democratic Party from 1993 to 1996.

In 1995, Holt Baker came to the AFL-CIO as executive assistant to Executive Vice President Linda Chavez-Thompson. Her work included the successful campaign to defeat the anti-worker Prop. 226 in California, which was designed to weaken the voices of union members in the political process. She also was instrumental in organizing a massive labor-movement-wide show of support for the more than 20,000 migrant workers who pick and process strawberries in California, as the workers struggled to join a union through the Farm Workers.

As the first director of the AFL-CIO Voice@Work campaign in 1999, Holt Baker launched a dynamic movement to engage elected officials, clergy members, community leaders, and others in support of workers' freedom to form unions. In 2000, she ran the federation's member education and get-out-the-vote effort in the key swing state of Pennsylvania and later coordinated the AFL-CIO's Count Every Vote activity in the Florida recount.

Beginning in 2004, Holt Baker served as president of the nonpartisan voter education and mobilization effort Voices for Working Families, which registered and mobilized thousands of women and people of color to vote in under-registered communities.

She returned to the federation in 2006 to lead the AFL-CIO's Gulf Coast Recovery effort. That work has included partnering with the AFL-CIO Housing Investment Trust's Gulf Coast Revitalization Program and the Building Trades Gulf Coast Pilot Project to bring affordable housing and good jobs to people in the region. This also includes working closely with national and local advocates in fighting for the just rebuilding of the Gulf region.

Individual Producers



1. **Stephen Hill**
Auckland, NZ



2. **Jose Lopes**
Framingham, MA



3. **Babak Zadeh**
Halifax, NS



4. **Stefano Ciamacco**
Halifax, NS



5. **Max Quasem**
Los Angeles, CA



6. **Marinela Achim**
Toronto, ON



7. **Lisati Tulimanu**
Auckland, NZ



8. **Karuna Bhatia**
Woodridge, IL



9. **Faafili Wilson**
Auckland, NZ



10. **Lorraine Chiasson**
Halifax, NS

October Production

Name	Net ALP	NG*	Rtn	MGA	SGA
1. Stephen Hill	\$31,079	92		Jeff Ribman	Steve Friedlander
2. Jose Lopes	26,957		79.6	Melanie Cohen	David Zophin
3. Babak Zadeh	24,601	94		Brian Allt	Imran Satti
4. Stefano Ciamacco	21,320	100		Harjeet Rana	Imran Satti
5. Max Quasem	21,088		79.1		Cohen-Cohen
6. Marinela Achim	20,894		79.1	David Solomonov	Josh Chalom
7. Lisati Tulimanu	20,042	100		Jeff Ribman	Steve Friedlander
8. Karuna Bhatia	19,432	83		Robert Hughes	Bob Olson
9. Faafili Wilson	19,328	99		Jeff Ribman	Steve Friedlander
10. Lorraine Chiasson	19,148	100		Harjeet Rana	Imran Satti
11. Benham Halali	18,983		84.3	Christopher Stephens	Jatoft-Foti
12. Scott Remmey	18,343		76.0		Eric Giglione
13. Athar Sheikh	18,195	82		Athar Sheikh	Josh Chalom
14. Kent Zadko	17,938	93		Shaun McDonald	Altig-Orlovic
15. Atta Saleh	17,808	81		Mitchell Duplantis	Marc Rosen
16. Daniel Kelly	17,787	88		Zachary Hart	Mat Hart
17. Fillipo Havili	17,527	100		Jeff Ribman	Steve Friedlander
18. Sean Hall	17,364		82.8	Sean Hall	Altig-Orlovic
19. AshLynn Orng	17,261	80.5		AshLynn Orng	Altig-Orlovic
20. Amir Sedaghat	17,199	88.5		Amir Sedaghat	Altig-Orlovic

All Time Record to Beat
MONTH: \$62,536 NET ALP ZACHARY HART

YTD Production

Name	Net ALP	NG*	Rtn	MGA	SGA
* 1. Max Quasem	\$199,936		79.1		Cohen-Cohen
* 2. Jose Lopes	199,809		79.6	Melanie Cohen	David Zophin
* 3. Benham Halali	168,300		84.3	Christopher Stephens	Jatoft-Foti
* 4. Blanca Zaragoza	145,750		75.7	Megan Olson	Steve Hartman
* 5. Steven Stensrud	142,321		85.4	Steven Stensrud	Altig-Orlovic
* 6. Kevin Appasamy	142,283		86.0		Altig-Orlovic
* 7. Timothy Cruise	138,180		78.8		Altig-Orlovic
* 8. Samantha Chui	137,437		79.9	Samantha Chui	Williams-Williams
* 9. Robert Ulreich	135,448		84.4	Steven Foti	Jatoft-Foti
* 10. Helen Taylor	133,095		83.3	Harpreet Gujral	Altig-Orlovic
11. Yvonne Hernandez	127,951		84.6		Cohen-Cohen
12. Daniel Potilechio	127,241		87.6	David Wang	Bob Olson
13. Rickie Sasser	125,171		71.0	Tod Brown	Mark Hancock
14. Scott Remmey	123,881		76.0		Eric Giglione
15. Mark Beckford	120,440		73.6	Diane Carrion	Eric Giglione
16. Edward Hanna	118,213		74.0	Edward Hanna	Tom Williams
17. Wayne Fader	118,123		82.1	Wayne Fader	Marc Rosen
18. Stephen Bendure	114,369		74.6	Timothy Clark	Surace-Smith
19. Marinela Achim	113,349		79.1	David Solomonov	Josh Chalom
20. Karen Stockwell	110,282		69.5	Megan Olson	Steve Hartman

All Time Record to Beat
YTD: \$278,449 NET ALP ZACHARY HART

*Percentage of Net to Gross

Supervising Agents

Supervising Agent selection guidelines for recognition in the Spotlight are as follows:
Must have one First Year Agent coded and meet all production requirements.



1. **Stephen Hill**
Auckland, NZ



2. **Michael van Delft**
Halifax, NS



3. **Lita Lameko**
Auckland, NZ

October Production

Name	1st Six Mo. Agent	Net ALP	NG	Rtn	MGA	SGA
1. Stephen Hill	\$46,240	\$77,319	98		Jeff Ribman	Steve Friedlander
2. Michael van Delft	43,898	42,473		82.6	Brian Allt	Imran Satti
3. Lita Lameko	39,500	41,595	92		Jeff Ribman	Steve Friedlander
4. Kalisi O'Keeffe	25,781	31,862	89		Jeff Ribman	Steve Friedlander
5. Selina Aslata	22,561	33,527	99		Jeff Ribman	Steve Friedlander

All Time Record to Beat
MONTH: \$68,050 NET ALP MARY ANN GAELIC

YTD Production

Name	1st Six Mo. Agent	Net ALP	NG	Rtn	MGA	SGA
* 1. Michael van Delft	\$188,009	\$225,468		82.6	Brian Allt	Imran Satti
2. Lorenzo Lameko	163,040	204,402		90.7	Jeff Ribman	Steve Friedlander
3. Kalisi O'Keeffe	162,087	212,639	89		Jeff Ribman	Steve Friedlander
4. Lita Lameko	145,744	161,722	92		Jeff Ribman	Steve Friedlander
5. Raymond Risucci	135,563	217,098		77.8	Dorian Oldham	Durhon Oldham

All Time Record to Beat
YTD: \$443,893 NET ALP MARY ANN GAELIC

General Agents

General Agent selection guidelines for recognition in the Spotlight are as follows:
Must have two First Year Agents coded and meet all production requirements.



1. **Jeffery Thiel**
Columbus, OH



2. **Michael Libassi**
Cleveland, OH



3. **David Montgomery**
Conyers, GA

October Production

Name	1st Six Mo. Agent	Net ALP	NG	Rtn	MGA	SGA
1. Jeffery Thiel	\$36,244	\$40,611	84		Timothy Clark	Surace-Smith
2. Michael Libassi	36,187	35,204		81.0	David Guzman	Surace-Smith
3. David Montgomery	34,828	38,895		70.0		Matthew Hogan
4. Stephen Bendure	33,411	35,812		72.7	Timothy Clark	Surace-Smith
5. Jerren Hughes	32,360	34,034	89		Robert Hughes	Bob Olson
6. Toby Potter	31,940	36,679	97		Joshua Goodman	Blif Jennings
7. Erin Moyer	31,637	41,071	92		Maxine Moody	David Zophin
8. Marino Baca	30,709	31,855		73.3	Randy Teyssier	Chris Hernandez
9. Pamela Ladd	30,159	53,755		70.8	Dorian Oldham	Durhon Oldham
10. Delaunda Milner	29,456	40,491	82		Sabrina Lloyd	Barry Dillah

All Time Record to Beat
MONTH: \$203,596 NET ALP TAINA LAMEKO

YTD Production

Name	1st Six Mo. Agent	Net ALP	NG	Rtn	MGA	SGA
* 1. Pamela Ladd	\$200,541	\$412,455		70.8	Dorian Oldham	Durhon Oldham
* 2. Stephen Bendure	178,511	314,821		72.7	Timothy Clark	Surace-Smith
* 3. Michael Boyar	173,484	175,506		75.6	Rodney Ward	Paul Rumbuc
* 4. David Montgomery	131,568	190,442		70.0		Matthew Hogan
* 5. Brandon Braun	130,248	213,164		68.8	Rodney Ward	Paul Rumbuc
6. Delaunda Milner	126,329	198,871	82		Sabrina Lloyd	Barry Dillah
7. Hector Dessis	122,295	277,742		69.0	Jim Bianchi	Durhon Oldham
8. Garret Kun	120,553	338,273		75.9	Samuel Cohen	Fred Hadayla
9. Alex Grakhov	115,432	145,396		75.3	Nicholas Zangardi	Surace-Smith
10. Godley Varghese	114,731	162,520		74.9	Francisco Perez	Theodore Pappas

All Time Record to Beat
YTD: \$864,620 NET ALP

Happy Anniversary

Thanks for all you do. Congratulations!

29 Years of Service

Donald Spohn

25 Years of Service

Josh Chalom
Donald Foti
James Surace

21 Years of Service

Mark Bleier
Irene Rurycz

20 Years of Service

William Sauers

19 Years of Service

Erik Graham

16 Years of Service

Rona Pileggi Spano

14 Years of Service

Robin Andrade
Christopher LaFond

13 Years of Service

Laurie Gruber
Laurie Onasch

12 Years of Service

William Heath

9 Years of Service

Paul Rumbuc
Scott Sonnenberg

8 Years of Service

Mark Gagliardi
Al-Karim Walji
John West

7 Years of Service

Janice Dixon
Sidney Hodgskiss
Arthur Westergren

6 Years of Service

Harold Canter
John Farley
Kathy Mann
Rhonda Shaffer
JT Tasker
Cynthia Wilheimi

5 Years of Service

Philip Currie
Robert Dunn
Ronald Friedlander
Saeldeh Nessar Ali
Lori Williams

4 Years of Service

Willie Hayden
Eric LaBossiere
Eli McKenzie
George Noujaim
Maijargal Sukhbaatar

3 Years of Service

Robert Appel
Rachel Buser
Kyle Chuang
Joseph Gaieski

3 Years of Service (cont.)

Hank Gordon
Dawn McElwain
Megan Olson
Brandon Teter
Jamie Winkler

2 Years of Service

Heather Cowdrey-Murch
Maria Diringier
Steven Edgell
Kenji Leonard
Sabrina Lloyd
Justin Phillips
Suny Robinson
Gabriel Santos
Greg Stewart
Dennis Titcombe
Charlie Warren
Anna Zakharova

1 Year of Service

Noel Ables
Aderemi Ajasa
Brooke Alexander
Paul Banner
Brett Barnes
Erickson Bencosme
Jeffrey Canning
David Cardona
Jessica Chandler
Terrance Clark
Cathy Cook

1 Year of Service (cont.)

John Cozakas
Anel Fernandez
Glen Hardeman
Katy Hogge
Daniel Kulman
Kirk Kupsy
Darren Kwong
Lorenzo Lameko
Rick Mansfield
Katherine Marcantel
Rayon Matthews
Matthew May
Chad Neff
Peter Nikolov
Nanakwabena Ntem-Mensah
Kalisi O'Keeffe
Naera Pomare
Carlos Ramos
Hashmat Saleh
Jose Sanchez
Jack Seitz
Soen Sheppard
Jawoo Sohn
Troy Thomas
Salil Verma
Christopher Wakefield
Robert Webb
Goldie Wells
Frances Williams
Theodore Zigomalas

There's nothing like a little healthy competition. To get the SGA team riled up for the SGA meeting in Las Vegas this month, Scott Smith brought back the Grudge Match. The agencies were paired off against one another, with the promise that the winner would receive an award and words of praise (or grudge) from their opponent, and the competition was fierce.

Here are the results of the Grudge Match, with the winning SGA highlighted in blue, as well as a few pictures from the award presentations. Congratulations to our winning SGAs!

The Winners Are...

John Akers vs. Carla Miller
Steve Greer vs. AJ O'Connor
Theodore Pappas vs. Marc Rosen
Tyrone Conard vs. Barry Dillah
Matt Henderson vs. Tom Williams
Williams-Williams vs. Matthew Hogan
Chris Hernandez vs. Mark Gorman
Cohen-Cohen vs. Eric Giglione
Adam Kiss vs. James Logan
Mark Hancock vs. Altig-Orlovic-Lyse
Scott Sonnenberg vs. Soen Sheppard
David Cardona vs. Matt Wolfanger
Altig-Orlovic-Venekamp vs. Brandon Geneser
Jatoft-Foti vs. Durhon Oldham
Matt Flores vs. Adam Kiss
Imran Satti vs. Josh Chalom
Altig-Orlovic-Deley vs. Steve Hartman



Altig-Orlovic-Hay vs. Slav Bitman
Altig-Orlovic-Traboulay vs. Furer-Whittinghill
Gary Bleier vs. Scott Keeney
Joseph Diecedue vs. Jason Mollo
Horace Johnson vs. Elias Mercado
Donald Orban vs. Bill Heath
Eric Neal vs. Scott Latta
Bill Jennings vs. Joe Manone
David Orrico vs. Robert Harris
Steve Jakubczak vs. Eddie Dhillon
Mat Hart vs. David Zophin
Surace-Smith vs. Durhon Oldham
Fred Hadayia vs. Paul Rumbuc
TJ Rowell vs. Allan Jennings
Steve Friedlander vs. Bob Olson



America's Agenda: Health Care for All Recognizes Roger Smith.

A note from Mark Blum, Executive Director of America's Agenda: Health Care for All



1301 K Street, NW
8th Floor East
Washington, DC 20005
t: 800.546.5596
f: 202.475.1734
www.americasagenda.org

**Heroes of Health Care
Dinner Committee**

- John J. Sweeney, Chair
President, AFL-CIO
- Joseph T. Mancini, Chair
President,
UFCW
- Morton J. Babo, Co-Chair
President Emeritus
CWA
- Joseph J. Hunt, Co-Chair
President
Ironworkers
- Ray Weaver, Co-Chair
President
NEA
- Mark C. Blum
Managing Director
America's Agenda Health Care
Education Fund
- Joseph Koch
Floro & Ferruci
- Anne Bostel
President
Union Labor Life Insurance Company
- Clyde Brown
President
A. Philip Randolph Institute
- Douglas H. Dority, President
America's Agenda: Health Care for All
- Jan Falke
Vice President for Government
Affairs and Law
PHNAA
- Michael Goodwin
President
DPSU
- Victor Kambas
Secretary-Treasurer
America's Agenda: Health Care for All
- Gerald W. McInnes
President
APJ/CME
- Dr. Jules Pagano
Executive Director
AA
- Bernard Rapoport
Founder and former CEO
AIL
- Thomas Short
President
IATSE
- Michael J. Sullivan
President
SMABA

October 16, 2007

Dear Friend:

America's Agenda: Health Care for All is comprised of leaders from labor, politics and business who see the need for universal health care in the United States. Our mission is unique – and critically important to winning health care for all Americans: We provide critical support, particularly in the area of state-of-the-art communications strategies, that state universal health care campaigns need to WIN!

We will be honoring three citizen heroes who are leading the way in the fight to win affordable health care for all: The Honorable Richard Gephardt, Laborers' International General President Terence M. O'Sullivan and American Income Life CEO Roger Smith. It is with these exemplary leaders in mind that America's Agenda is holding its Heroes of Health Care Dinner on November 29, 2007 at the Capital Hilton Hotel in Washington, DC.

America's Agenda is providing assistance in hard-nosed campaign strategy, message framing and health care policy development to a number of governors, state legislators, and universal health care campaigns in strategically important states like California, Illinois, West Virginia, Pennsylvania, Vermont and New Jersey. Our Education Fund is training grassroots campaign leaders, undertaking opinion research, and designing state universal health care plans that will be models for the national health care reform America needs.

Funds raised at the dinner will benefit the continuing work of the America's Agenda Health Care Education Fund. We invite you to become a sponsor for the evening for which you will be recognized in the program and receive a table of ten. In lieu of sponsorship, we invite you to join us at the dinner and place an ad in the souvenir book that will be distributed to dinner guests and other leaders around the country. Supporting America's Agenda is an opportunity to pay tribute to truly remarkable leaders in government, labor and business who are fighting for a shared vision of real security for all Americans.

Sincerely yours,

Doug Dority
President

America's struggles to win real health care reform legislation are always tough battles against the odds— citizen activists facing off against powerful, well-heeled and entrenched opponents of change. America's Agenda: Health Care for All has won some remarkable victories, nonetheless, in its state-by-state advance toward winning affordable, quality health care for all Americans.

America's Agenda is comprised of seasoned leaders from labor, politics, and business who share a vision of affordable cost and quality health care for all. Their commitment is absolute. The organization's mission is unique and vitally important for winning health care for all Americans.

We're building state-by-state momentum to win the health care reform America needs. The legislation we win in the states is providing the templates for health care reform Congress will ultimately enact.

The leaders of America's Agenda recognize the personal and political courage it takes to stand up and lead the fight for American health care reform. As union, labor, and elected government leaders, they have each stood at the front line of the fight. Some have paid a price for it themselves. So when America's Agenda selects an honoree like American Income Life CEO Roger Smith for recognition as a "Hero of Health Care," it is not a token gesture. This is a tribute for uncommon courage and exemplary leadership in the struggle to resolve the most urgent domestic concern facing the American people.

The Leadership of Roger Smith

In the summer of 2007, Illinois was in the final stage of a three-year process for enacting health care for all state residents prescribed in the Health Care Justice Act of 2003 sponsored by then-State Senator Barack Obama. Earlier in the session, a bill entitled Illinois Covered was introduced. If enacted, Illinois Covered and the tax reform to finance it would have achieved Senator Obama's objectives. The business community, led by the Illinois Chamber of Commerce, mounted a campaign of opposition.

America's Agenda President Doug Dority described the situation and commended Roger Smith's response to it in a letter to Roger:

It has proven to be a very tough battle. The Illinois Chamber of Commerce raised tens of millions of dollars and led an unprecedented business mobilization against the reform. Until you stepped up to the fight on behalf of AIL, Roger, not a single leader of a significant Illinois business had been willing to speak out against the Chamber's position. AIL's voice in Springfield, through your strong public letter and AIL's articulate spokesperson Rona Pileggi Spano prevented the Chamber from controlling their message on their largest lobby day this year. AIL's voice helped shatter the illusion that the Illinois Chamber of Commerce was the unchallenged voice of the Illinois business community. Even more important, your leadership showed the possibility of forging the kind of broad Labor-Business alliance that we need to win this struggle. Thank you for having the courage to stand up for principle, Roger, even against the tide of the state's organized business community.

In their public announcement of the award, America's Agenda wrote, "Roger Smith [...] stood up to defend health care reform in Illinois when no other corporate leader would. He challenged his fellow employers to join him in sharing responsibility for paying for universal health coverage. Roger Smith's leadership has begun to build bridges between labor and management that are needed to resolve the health care crisis."

Roger Smith's leadership in the battle for the health care reform America needs has elevated AIL's contribution to a new level— and to new expectations. America's Agenda President Doug Dority said it well: "I believe this struggle is the most important domestic issue facing our nation. It is the great moral and economic challenge of our time, and it is good to count you on our side, Roger. We're counting on your continuing leadership."

Winning Universal Health Care State By State

The Home Office has been promoting exceptional customer service for many years. That emphasis has increased with the use of Ken Blanchard's and Sheldon Bowles' 2004 we introduced these concepts to our entire staff with great acceptance and excitement. At the same time we adopted several aspects of these books including:

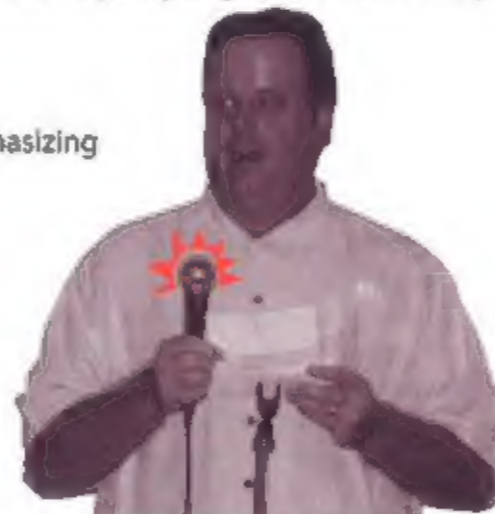
- **Worthwhile Work**
- **PLUS One Service**
- **Our Administrative Vision of Providing Raving Fans customer service to all our customers.**



To continue to reinforce and keep fresh our Raving Fans service, we introduced the I CARE Code of Values at a company-wide event on October 12th. Included in the event were:

- A PowerPoint slideshow illustrating the life of a policy -- this showed how a policy begins with the PR Rep obtaining a lead and ending with a death claim
- A short video of various staff explaining why they care
- An introduction and explanation of the I CARE Code of Values, emphasizing the tenets of the **I CARE** acronym:

- I**ntegrity
- C**reate Raving Fans
- A**chieve More Through Teamwork
- R**espect Others
- E**njoy Having Fun in the Process



I CARE is an acronym for points we believe will make us more successful in what we do each and every day. They are a must for achieving the highest level of success that we individually have the power to make happen and it's these values that create the true spirit in which we do things.

We ended with the *Just a Policy Blues* jingle written by Roger Kirby, Vice President of IT. It would be an understatement to say the event was a rousing success, with employees dancing and singing to the song.



Only the top ten qualifiers in each bonus category are shown. A full list of bonus qualifiers is provided on the inserts accompanying this magazine.

\$ Show Me the Money \$

Retention Bonus*

QUALIFIER	SGA	AMOUNT
Jose Lopes	David Zophin	\$5,121.91
Max Quasem	Cohen-Cohen	\$4,151.51
Marinela Achim	Josh Chalom	\$3,969.94
Helen Taylor	Altig-Orlovic	\$3,892.97
Benham Halali	Jatoft-Foti	\$3,796.79
Amir Sedaghat	Altig-Orlovic	\$3,674.84
Sean Hall	Altig-Orlovic	\$3,472.94
Bradley Ellison	Paul Rumbuc	\$3,419.83
Timothy Cruise	Altig-Orlovic	\$3,247.83
Scott Remmey	Eric Giglione	\$3,118.43

TOTAL RETENTION BONUS PAID: \$247,653.31
168 Producers Qualified

PR Bonus*

QUALIFIER	SGA	AMOUNT
Jason Ihle	Altig-Orlovic	\$3,535.13
Malka Arony	Steve Hartman	\$3,519.16
Robin Andrade	HO MA	\$3,515.50
Cassandra Robinson	Altig-Orlovic	\$3,021.00
Cathy Cook	Paul Rumbuc	\$2,519.50
Rona Spano	HO Chicago	\$2,378.30
Vivian Dwyer	Altig-Orlovic	\$2,328.00
Mark Gagliardi	Jatoft-Foti	\$1,726.89
Laurie Onasch	Manone/Alt.-Orl.	\$1,655.75
Brenda DISomma	HO NJ	\$1,612.75

TOTAL PR BONUS PAID: \$47,109.52
108 PR Reps Qualified

MGA Bonus*

QUALIFIER	SGA	AMOUNT
David Solomonov	Josh Chalom	\$1,551.85
Samuel Cohen	Fred Hadayia	\$1,334.44
Steven King	Paul Rumbuc	\$998.83
Mitchell Duplantis	Marc Rosen	\$944.22
Jim Bianchi	Durhon Oldham	\$907.14
Christopher Stephens	Jatoft-Foti	\$871.17
Brett Gryska	Durhon Oldham	\$869.46
Maxine Moody	David Zophin	\$848.26
Tod Brown	Mark Hancock	\$817.59
Jason Dickson	Durhon Oldham	\$811.52

TOTAL MGA BONUS PAID: \$17,424.76
29 Managers Qualified

BR Bonus*

QUALIFIER	SGA	AMOUNT
Jeff Ribman	Steve Friedlander	\$35,174.78
Harjeet Rana	Imran Satti	\$8,141.21
Maxine Moody	David Zophin	\$7,922.95
Cheryl Foti	Jatoft-Foti	\$7,053.33
Sabrina Lloyd	Barry Dillah	\$5,604.98
Timothy Clark	Surace-Smith	\$5,150.46
Zachary Hart	Mat Hart	\$5,011.70
Brian Allt	Imran Satti	\$4,828.04
David Guzman	Surace-Smith	\$4,174.19
Michael Laramie	Steve Greer	\$4,028.01

TOTAL BR BONUS PAID: \$356,593.47
467 Managers Qualified

Reinstatement Bonus*

QUALIFIER	SGA	AMOUNT
Sami Mogannam	Jatoft-Foti	\$2,481.61
John Bulecza	Matt Henderson	\$1,872.86
Balvino Cardoza	Cohen-Cohen	\$1,475.86
Julie Wells	Chris Hernandez	\$941.40
David Wang	Robert Olson	\$900.00
Roghie Hassanloo	Joshua Chalom	\$731.31
Katherine Fallon	Cohen-Cohen	\$717.84
Daniel Potilechio	Robert Olson	\$585.38
David Ackerman	Eric Giglione	\$560.04
Patrice Wise	Mark Hancock	\$554.76

TOTAL REINSTATEMENT BONUS PAID: \$26,715.19
94 Producers Qualified

New Agent Bonus*

QUALIFIER	SGA	AMOUNT
Daniel Kelly	Mat Hart	\$4,571.86
Stephen Hill	Steve Friedlander	\$4,411.11
Athar Sheikh	Josh Chalom	\$4,273.62
Lisati Tulimanu	Steve Friedlander	\$4,241.19
Gregory Myers	Surace-Smith	\$4,190.17
Faafli Wilson	Steve Friedlander	\$3,885.31
Babak Zadeh	Imran Satti	\$3,695.43
Lorraine Chiasson	Imran Satti	\$3,520.32
Kevin Ishikane	Altig-Orlovic	\$3,427.75
Yvonne Brown	Steve Friedlander	\$3,351.04

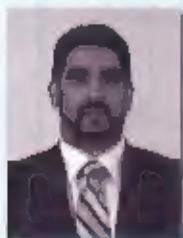
TOTAL BR BONUS PAID: \$601,741.36
1,071 Producers Qualified

Master General Agents

Master General Agent selection guidelines for recognition in the Spotlight are as follows:
Must have four First Year Agents coded and meet all production requirements.



1. Timothy Clark
Columbus, OH



2. Harjeet Rana
Halifax, NS



3. Joshua Goodman
Denver, CO



4. Samuel Cohen
Plymouth Mtg., PA



5. Cheryl Foti
Concord, CA

October Production

All Time Record to Beat
MONTH: \$250,859 NET ALP JIM BIANCHI

Name	1st Six Mo. Agent	Net ALP	NG	Rtn	SGA
1. Timothy Clark	\$73,310	\$83,742		71.1	Surace-Smith
2. Harjeet Rana	62,595	102,643		70.6	Imran Satti
3. Joshua Goodman	60,236	67,866		68.4	Bill Jennings
4. Samuel Cohen	59,841	113,069		68.4	Fred Hadayia
5. Cheryl Foti	54,427	100,766		70.1	Jatoft-Foti
6. Moswen Taylor	50,720	53,898		74.3	Mark Hancock
7. James Bailey	48,143	72,756		72.4	Slav Bitman
8. Brian Allt	46,721	45,349		77.3	Imran Satti
9. Michael Laramie	46,635	64,106		69.4	Steve Greer
10. Randy Teyssler	44,792	51,663		71.3	Chris Hernandez

YTD Production

All Time Record to Beat
YTD: \$2,168,283 NET ALP PAUL RUMBUC

Name	1st Six Mo. Agent	Net ALP	NG	Rtn	SGA
1. Harjeet Rana	\$694,687	\$1,175,788		70.6	Imran Satti
2. James Bailey	443,199	561,623		72.4	Slav Bitman
3. Cheryl Foti	409,321	894,723		70.1	Jatoft-Foti
4. Brian Allt	371,818	417,188		77.3	Imran Satti
5. Randy Teyssler	334,545	441,056		71.3	Chris Hernandez
6. Rodney Ward	328,812	566,536		72.2	Paul Rumbuc
7. Joshua Goodman	319,239	497,395		68.4	Bill Jennings
8. Rebecca Klebsch	304,810	503,291		75.3	Joe Manone
9. Samuel Cohen	302,672	907,821		68.4	Fred Hadayia
10. Michael Laramie	299,023	430,749		69.4	Steve Greer

Regional General Agents



1. Jim Bianchi
Rochester, NY



2. Sonny Gurney
Troy, MI



3. Francisco Perez
Flushing, NY

October Production

All Time Record to Beat
MONTH: \$470,822 NET ALP JIM BIANCHI

Name	1st Six Mo. Agent	Net ALP	NG	Rtn	SGA
1. Jim Bianchi	\$138,353	\$345,339		71.6	Durhon Oldham
2. Sonny Gurney	128,724	261,150		70.7	Paul Rumbuc
3. Francisco Perez	112,410	168,895		73.1	Theodore Pappas
4. Harjeet Rana	105,532	181,745		70.1	Imran Satti
5. Eric LaBossiere	97,031	178,568		74.4	Altig-Orlovic

YTD Production

All Time Record to Beat
YTD: \$4,392,067 NET ALP JIM BIANCHI

Name	1st Six Mo. Agent	Net ALP	NG	Rtn	SGA
1. Jim Bianchi	\$1,669,849	\$3,914,371		71.6	Durhon Oldham
2. Sonny Gurney	1,212,807	2,551,398		70.7	Paul Rumbuc
3. Harjeet Rana	878,510	1,616,262		70.1	Imran Satti
4. Cheryl Foti	647,851	1,264,191		73.3	Jatoft-Foti
5. Mitchell Duplantis	556,112	875,709		72.4	Marc Rosen

SGA Production



CATEGORY I
Rick Altig



CATEGORY I
Mija Orlovic



CATEGORY II
Bill Jennings



CATEGORY III
Steve Friedlander



CATEGORY IV
Imran Satti



CATEGORY V
Mark Hancock



CATEGORY VII
Theodore Pappas



CATEGORY VIII
Scott Sonnenberg

TOP SGAS BY CATEGORY

OCTOBER	NAME	NG	RTN	1st Six Mo. NET	Standard	% of Standard	NET ALP
CATEGORY I	ALTIG-ORLOVIC	85		\$654,851	\$741,000	88	\$1,466,651
CATEGORY II	BILL JENNINGS		68.0	\$137,995	\$119,000	116	\$186,230
CATEGORY III	STEVE FRIEDLANDER		73.9	\$260,164	\$93,600	278	\$310,169
	STEVE GREER		70.8	105,691	102,000	104	152,169
CATEGORY IV	IMRAN SATTI		70.5	\$114,833	\$75,800	151	\$195,398
	FRED HADAVIA		72.1	102,421	83,500	123	161,817
	JOSH CHALOM		69.1	81,436	80,000	102	169,285
CATEGORY V	MARK HANCOCK		71.4	\$87,926	\$57,600	153	\$145,094
	ALTIG-ORLOVIC-DELEY		69.4	98,394	69,000	143	232,873
CATEGORY VII	THEODORE PAPPAS		73.1	\$118,995	\$100,000	119	\$188,726
	ROBERT HARRIS	93		20,135	19,500	103	24,181
CATEGORY VIII	SCOTT SONNENBERG	83		\$55,566	\$33,300	167	\$59,503
	CHRIS HERNANDEZ	86		133,709	93,225	143	151,323

YTD	NAME	NG	RTN	1st Six Mo. NET	Standard	% of Standard	NET ALP
CATEGORY I	ALTIG-ORLOVIC	85		\$2,700,986	\$2,964,000	91	\$5,944,192
CATEGORY III	STEVE FRIEDLANDER		73.9	\$1,427,583	\$936,000	153	\$2,091,176
CATEGORY V	ALTIG-ORLOVIC-DELEY		69.4	\$804,899	\$690,000	117	\$1,704,042
CATEGORY VI	ALTIG-ORLOVIC-YENKAMP		70.8	\$595,296	\$333,000	179	924,990
CATEGORY VIII	SCOTT SONNENBERG	83		\$177,963	\$134,100	133	\$220,627
	CHRIS HERNANDEZ	86		594,418	465,125	128	758,981

PR Representatives



PR Manager
Debbie Enstedt
Winnipeg, MB



Category A
Demetrius Harris
Los Angeles, CA



Category A
Mark Gagliardi
Concord, CA



Category B
Robin Andrade
Malden, MA



Category B
Cassandra Robinson
Kanata, ON



Category C
Ken Altizer
Hurricane, WV



Category C
Cheryl Cook
Harrisburg, PA

October Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	16,411	Altig-Orlovic
2. Malka Arony	15,764	HO LA/Hartman
3. Robin Andrade	4,065	David Zophin

All Time PR Card Production Record
MONTH: 18,960 CARDS

Category A	No. Cards	SGA
1. Demetrius Harris	4,545	HO LA
2. Mark Gagliardi	3,172	Jatoft-Foti
3. David Blaisdell	2,615	Altig-Orlovic
4. Rona Pileggi Spano	2,272	HO Chicago
5. Brenda Stipanovich	2,061	Durhon Oldham

Category B	No. Cards	SGA
1. Robin Andrade	3,487	HO MA
2. Cassandra Robinson	3,086	Altig-Orlovic-Traboulay
3. Vivian Dwyer	2,687	Alt.-Orl.-Hay/Bitman
4. Sue Akers	2,564	John Akers
5. Al Wall	1,277	Josh Chalom

All Time PR Group Production Record
MONTH: 55 GROUPS VIVIAN DWYER

Category C	Groups	SGA
1. Ken Altizer	9	Scott Keeney
2. Cheryl Cook	8	Durhon Oldham
3. Richard Case	7	Surace-Smith
4. Susan Reagan	7	Altig-Orlovic-Deley
5. John Wagner	7	HO Southern OH

YTD Production

PR Manager	No. Cards	SGA
*1. Debbie Enstedt	121,117	Altig-Orlovic
*2. Malka Arony	79,061	HO LA/Hartman
3. Charles Hill	48,475	Jatoft-Foti

All Time PR Card Production Record
YTD: 61,879 CARDS DENISE BOWYER

Category A	No. Cards	SGA
*1. Malka Arony	28,915	HO LA/Hartman
*2. Mark Gagliardi	23,725	Jatoft-Foti
3. Larry Lozano	19,555	Jatoft-Foti
4. Demetrius Harris	18,410	HO LA
5. Daryl Barnett	14,204	Altig-Orlovic

Category B	No. Cards	SGA
*1. Robin Andrade	19,317	HO MA
*2. Darrell Dorey	16,007	Imran Satti
3. Laurie Onasch	15,714	Manone/Alt.-Orl.
4. Al Wall	14,420	Josh Chalom
5. Vivian Dwyer	13,505	Alt.-Orl.-Hay/Bitman

All Time PR Group Production Record
YTD: 136 GROUPS KENNETH ALTIZER

Category C	Groups	SGA
*1. Richard Case	77	Surace-Smith
*2. Kenneth Altizer	62	Surace-Smith
3. Jerry Hartnett	62	Surace-Smith
4. Cheryl Cook	51	Durhon Oldham
5. John Wagner	50	HO Southern OH

Public Relations Manager selection guidelines for recognition in the Spotlight are as follows: Must have two PR Representatives coded and meet all production requirements. Category A = SGA categories I and II.

Category B = SGA categories III, IV, V, VI, VII, and VIII.
Category C = Top number of group credits signed from all SGA categories.
Also, please note, the number of leads will be used to break a tie in Category C.

Notes of Importance

SEP IRA/PR Matching Bonus

To encourage each self-employed PR Rep and PR Manager to save for their retirement, AIL/NILICO offers each of you an opportunity to receive matching bonus contribution funds into a qualified retirement account as a self-employed PR person based on your years of service. The rules are slightly different for U.S. and Canadian contributions. It is important to review the appropriate regulations for specific details regarding contribution funds in the COPE 15, OPEIU 277, and CEP 247 union agreements. For more information, contact Amy Dechant via e-mail at adechant@aillife.com.

Advertising Materials and Scripts— Review and Approvals Required

Virtually all State and Provincial Insurance Departments have regulations concerning advertising. Most require any advertisement be reviewed and approved by the Home Office.

Our Company policy requires all materials the individual agencies may be using when dealing with prospects or policyholders, if not provided by American Income or National Income, to be forwarded to the Home Office for review. All lead letters must be approved prior to mailing. Be sure lead letters clearly state the AD&D coverage is provided through "American Income Life Insurance Company" or "National Income Life Insurance Company." The full company name should be used, not just American Income Life or National Income. Also, the lead letter should state "an American Income (or National Income) representative will be calling to set up an appointment to deliver the benefits and explain other insurance coverage available to them."

In addition to lead letters, any forms used, presentations, phone scripts, or letters sent to a policyholder regarding American Income or National Income, should be sent to the Home Office for review. We are not mandating that you use specific forms or scripts, but we do want to review what is being used when representing the Company prior to use. Once we complete the review, we will send confirmation that we have done so.

Did you know the states require that if any benefit is mentioned in a brochure or flyer, all limitations must also be detailed? And did you know if you refer to a recommendation by any commercial rating system (example A.M. Best) that you must clearly indicate the purpose of the recommendation and the limitations of the scope and extent of the recommendation?

Please make sure any ads you place when recruiting agents are not misleading in regards to the independent contractor position or compensation ranges anticipated, as they need to clearly understand their commissions are based on sales results.

MONETARY DONATIONS

American Income & National Income

- Gave \$5,000 to the *A. Philip Randolph Institute*.
- Donated \$2,500 to the *American Public Health Association*.
- Presented \$2,500 to *Progressive Strategies*.

Top Contributions of Centralized PR

- Donated \$2,500 to the *Maryland AFL-CIO* for their convention. (DC)
- Gave \$350 to *UFCW* for their dinner honoring the International President. (Chicago)
- Contributed \$647.99 to *IBEW 134* for a raffle prize at their PAC Party. (Chicago)
- Presented \$300 to the *Kentucky Nurses Associations* for strike support. (KY)
- Contributed \$1,000 to the *LCLAA Fundraiser*. (LA/OC)
- Gave \$1,250 to the *OC CLC and AFL-CIO Dinner*. (LA/OC)
- Donated \$157.49 to the *Southern Massachusetts Credit Union Banquet* for a raffle prize. (MA)
- Presented \$799.40 to the *NJ State AFL-CIO* for their conference. (NJ)
- Gave \$360.39 to the *NAACP* for the State President's Convention. (NJ)
- Donated \$456.33 to *CWA 1040* for their conference. (NJ)
- Contributed \$450 to *IUOE 825* for their dinner. (NJ)
- Gave \$500 to the *NEPAC Dinner*. (NJ & NY)
- Presented \$2,468.72 to *GCC-IBT* for their conference. (NY)
- Donated \$798.98 to *NY District Council 1707* for their convention and dinner. (NY)
- Contributed \$739.78 to *IBT 295 & 851* for the 1st Annual Scholarship Dinner and Dance. (NY)

The Altig-Orlovic Agency's Top Contributions

- Gave \$200 to *ATU 741* for an NDP Donation for the labour leaders campaign.
- Donated \$1,100 to the *Credit Union Association of Oregon* for their 71st Annual Convention.
- Presented \$400 to *IUOE 904* for their strike fund.

The Altig-Orlovic Agency's Top Contributions (cont.)

- Gave \$250 to *IBEW 424* for their annual member appreciation dinner.
- Donated \$200 to the *Utah Snowmobile Association* for their annual state convention.
- Presented \$215.49 to *SMW 88* for their golf tournament.

The Mark Hancock Agency

- Donated \$2,500 to *Teamsters 135* for their scholarship fund.
- Gave \$500 to the *Central Indiana Labor Council* for their annual Labor Day parade.
- Presented \$100 to *Fire Fighters 416* for the Survive Alive Program for Children.

The Jatoft-Foti Agency

- Donated \$180 to the *San Mateo Labor Council* for their holiday fund.
- Presented \$150 to *IBEW 595* for a picnic prize.
- Gave \$285 to the *State Building Trades Shoot* for a raffle prize.
- Contributed \$400 to the *Northern California Carpenters Regional Council* for their Moose Feed.
- Donated \$280 to the *East Bay Chapter* for their dinner and meeting.
- Gave \$140 to the *Mt. Diablo Chapter* for their meeting.
- Presented \$1,200.91 to *Joint Council 38* for a hospitality suite and their cannery council.
- Donated \$404.61 to *California State Grange* for booth supplies and a prize.
- Contributed \$1,051.56 to *UFCW 8* for their golf tournament and dinner.

The Jim Logan Agency

- Gave \$100 to the *Metrolina Christian Academy* for a new preschool playground.

Total \$ 32,436.65



OTHER DONATIONS

The Mark Hancock Agency

- Gave 20 boxes of food to the *Central Indiana Labor Council*.
- Donated 100 Thanksgiving meals to the *Wheeler Mission* in Indianapolis.

The Eric Neal Agency

- Donated 15 boxes of food to the *Central Labor Council and United Way* in Illinois.



FROM THE DESK OF:

Scott Smith

Executive Vice President &
Chief Marketing Officer

The AIL/NILICO Family

This month in Las Vegas, I had the opportunity to address our SGA team. I look forward to these SGA meetings because it gives me a chance to take an introspective look at our company, and this year's meeting was no different.


At this meeting, I mentioned that everyone here at American Income and National Income is a family, and I stand by my statement. You can see it every day in the way we handle both our teams and our business. We care about each other in a capacity that rivals the best of sitcom families. This is a great house to live in— we donate time and money, care about the less fortunate, and even offer career opportunities to those who wish to join us.

I have watched members of this company encourage one another, push each other to their 110% best, and celebrate the victories of their teammates. As a company, we have come together to cheer about breaking records, fantastic production months, and new office openings. One of the reasons Convention is such an anticipated event is because we look forward to congratulating our peers on their success.

I also have watched us come together in times of sorrow, such as 9/11, Hurricane Katrina, or when one of our own has fallen. The most recent example is when Shashi Parekh, our Director of Non-Traditional Leads, suffered a heart attack. Words of support and well wishes came from everywhere spanning each individual agency, and you could almost hear the collective sigh of relief when word came in that he was fine. Of course, I also heard he called the Home Office trying to work while he was supposed to be recuperating and instead received a stern talking-to.

You cannot find a better definition than that of what family is all about, and you could not ask for a better patriarchal figure than Roger. Just like any good parent, he puts forth every effort to make sure this company receives the very best.

As we close the lid on 2007 and get ready for 2008's Encore, I want to encourage you all to remember this family. Everyone in this company is your support system, and I truly believe there is not a better one.



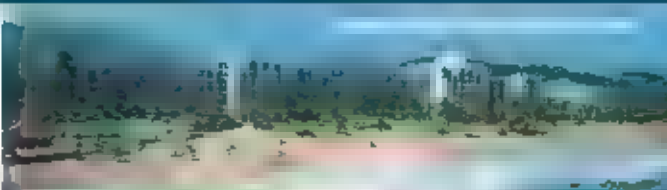
Puerto Rico— get on Island Time.

Small fish in a big pond?



Find out why!

2008 Convention: May 15-18, 2008 For complete Convention Qualifications, go to: www.aiffa.com/agency/spotlight/malngtd.html



Public Relations Bonus

JANUARY
 FEBRUARY
 MARCH
 APRIL
 MAY
 JUNE
 JULY
 AUGUST
 SEPTEMBER
 OCTOBER
 NOVEMBER
 DECEMBER

Jason Ihler	\$3,535.13
Malka Arony	\$3,519.16
Robin Andrade	\$3,515.50
Cassandra Robinson	\$3,021.00
Cathy Cook	\$2,519.50
Rona Spano	\$2,378.30
..... Dwyer	\$2,328.00
.....	\$1,726.89
.....	\$1,655.75
.....	\$1,612.75
.....	\$1,025.00
.....	\$1,000.00
.....	\$798.93
.....	\$676.50
.....	\$632.00
John Wagner	\$611.50
Paul Winston	\$597.50
Stephanie Miller	\$580.50
Greg Flutyn	\$574.00
Mary Hinterberger	\$570.00
Chuck Hill	\$567.66
Susan Reagan	\$557.75
Darrell Duce	\$544.00
Daryl Bruner	\$523.07
Andiwe Bondreure	\$514.50
Al Wall	\$497.09
.....	\$477.00
Cheryl Cronin	\$475.75
David Bursdell	\$466.50
Sam Akers	\$437.00
Jennifer Woods	\$432.00
Nancy Adkins	\$430.50
Richard Case	\$430.50
Jennifer Chetwyn	\$416.50
Jenny Williams	\$401.50
Sandra Johnson	\$382.00
Bonnie Billie	\$373.50
.....	\$372.50
.....	\$319.50
Becky Cutler	\$289.25
.....	\$289.00
.....	\$259.00
.....	\$258.00
Frances Christie	\$232.50
Barbara Knight	\$227.00
Bill Verbeter	\$216.50
Lou Nell Bysbe	\$207.00
Carl Wagner	\$189.00
James Clark	\$180.00
Debbie Enstred	\$179.55
Cynthia Layton	\$177.00
Wendell Valdez	\$153.00

Robyn Ferraro	\$152.25
Kelly Birkin	\$148.50
Randy Stocklee	\$143.50
Erica Dalager	\$135.75
Deborah French-Gorman	\$131.50
Marilyn Gonzalez	\$130.75
Nelanie Sebastian	\$127.50
Larry Lozano	\$122.30
Kevin O'Connor	\$120.00
Katy Hoge	\$119.25
Maria Kotik	\$119.25
Leo VanDenBussche	\$116.88
Krista Hensley	\$109.00
Elizabeth Farson	\$108.45
T. Tasker	\$103.00
Susan Cookson	\$101.96
Alina Latusky	\$70.50
Nathan Cook	\$70.50
Jim Morrison	\$65.50
Theresa Solano	\$52.50
Joseph Westfall	\$48.00
Raymond Kotlik	\$45.00
Catherine Blinn	\$38.25
.....	\$36.00
Carrie Ho	\$34.50
Irina Skerril	\$30.00
Stenda Ladavik	\$25.50
Katherine Mancato	\$25.50
Laura Muskin	\$22.50
Jacqueline deVooght	\$21.00
Jorge Ramirez	\$21.00
Wannan Walker	\$21.00
John Cozart	\$16.50
Denis St. Pierre	\$15.75
Manon Brulotte	\$15.75
Marilyn Kohlhaas	\$15.00
Laura Lully	\$12.00

Total

\$47,109.52

MGA Bonus

October Bonus Qualifiers

David Solomonov	\$1,551.85	Robert Hughes	\$391.00
Samuel Cohen	\$1,334.44	Robert Gerdes	\$375.47
Steven King	\$798.83	Harjoet Rana	\$367.95
Mitchell Duplantis	\$944.22	Michael Voss	\$364.37
Jim Bianchi	\$907.14	Renee Jeffries	\$352.90
Christopher Stephens	\$871.17	Mathew MacCannell	\$323.58
Brett Gryka	\$869.46	Christopher Clark	\$302.47
Maurie Moody	\$848.26	Volodymyr Derevyanyy	\$289.48
Tod Brown	\$817.59	Randolph Souleiro	\$223.71
Jason Dickson	\$811.52	La'Tonya Tucker	\$207.05
Philip Prata	\$799.14	David Hausman	\$168.73
David Wang	\$785.14	Russell Chang	\$129.87
Mark Isler	\$672.61	Amir Sedaghat	\$101.37
Steven Engrav	\$656.21		
Daniel Strider	\$544.47		
Robert Dunn	\$414.76		

Total **\$17,424.76**

BR Bonus

October Bonus Qualifiers

Qualifier	Bonus
Jeff Alton	\$3,774.78
Harriet Bano	\$8,411.2
Muxite Moody	\$9,195
Cleryl Pot	\$9,053.33
Salrina Lloyd	\$5,604.98
Timothy Park	\$5,150.46
Zachary Hart	\$5,011.90
Brian Aik	\$4,828.04
Daria Ivanov	\$4,174.79
Alli Luetjens	\$4,028.01
Diana Arango Puri	\$3,762.70
Ruben Bullis	\$3,693.5
Taina Aniko	\$3,465.36
Santana Sosa	\$3,450.59
Clayton Jones	\$3,358.64
Rebecca Krebsch	\$3,311.75
Desislava Petrova	\$3,253.31
Carin Kiss	\$3,198.18
Randy Hesse	\$3,168.12
Shaun McConno	\$3,148.61
James Bailey	\$3,045.77
Ryan Langley	\$3,129.85
Keip Masard	\$1,099.89
Serapion Stal	\$3,078.99
William Tucker	\$3,041.62
Byron Lee	\$2,994.91
Joshua Anderson	\$2,941.8
Tina Anderson	\$2,944.13
Steven King	\$2,744.45
Steven Richards	\$2,716.79
Robert Hamilton	\$2,715.49
Melissa Taylor	\$2,677.78
Philip Pratt	\$2,564.97
Diana Hennessey	\$2,564.36
Michelle Campbell	\$2,545.22
Randolph Andrews	\$2,444.77
Samuel Owen	\$2,440.83
Ronald Rivera	\$2,409.67
Alejan Olson	\$2,385.7
Flaminio Bosco	\$2,350.4
Michael van Delft	\$2,344.77
Alex Lomvates	\$2,318.82
Felecia Welch	\$2,253.32
Michelle Duplantier	\$2,230.2
Wayne Miller	\$2,216.9
Jim Blonch	\$2,144.99
Matthew Melhorn	\$2,134.38
Travis Mowly	\$2,100.14
Volodymyr Deryvjanyy	\$2,032.22
David Solomons	\$1,975.01
John McCreary	\$1,958.58
David Melcher	\$1,951.73
Mark Bieler	\$1,940.16
Roger Fung	\$1,887.47
Diane Carrion	\$1,878.81
Bence Jeffnes	\$1,869.04
Katherine Georgia	\$1,816.56

Qualifier	Bonus
William King	\$1,786.65
Christina Thompson	\$1,745.36
Melissa	\$1,741.42
Judith Miller	\$1,715.43
William Scott	\$1,681.5
Matthew	\$1,678.65
Robert	\$1,668.91
Robert	\$1,647.78
Michael McIntosh	\$1,635.61
Rachel Arenas	\$1,543.69
Steve	\$1,470.97
William	\$1,464.50
Brian	\$1,407.64
David Montgomery	\$1,397.42
William	\$1,387.90
Matthew Mesley	\$1,382.24
Selma Assala	\$1,367.16
Stephen Bendure	\$1,345.24
Eric Meyer	\$1,332.92
Mark Cortez	\$1,328.45
Colleen Ferrigno	\$1,315.66
Ted Brown	\$1,304.69
Scott Roberts	\$1,294.99
Ronald Imhof	\$1,291.70
Alex Graham	\$1,267.64
Robert Harris	\$1,234.78
William	\$1,226.38
Vanessa	\$1,218.52
William	\$1,205.16
Peter	\$1,201.88
Antonio	\$1,188.11
Steven Engler	\$1,182.64
William	\$1,167.40
Matthew	\$1,141.58
Robert	\$1,120.75
Gregory	\$1,104.31
Michael	\$1,081.83
Scott Baker	\$1,080.08
Alanna	\$1,068.16
Robert	\$1,051.34
Robert	\$1,052.74
Robert	\$1,051.81
Thomas	\$1,031.97
William	\$1,011.14
William	\$1,010.34
William	\$999.97
William	\$994.4
Edward Hanna	\$993.95
Rafael Djingirre	\$983.47
Michael	\$969.07
William	\$964.44
Jeffrey	\$960.40
Thomas Craig	\$952.27
James	\$910.28
Dianne	\$885.55
William	\$881.84
Stanley	\$881.37

Qualifier	Bonus
Mario Baza	\$877.27
John	\$854.90
Delwanda	\$834.88
Cony	\$831.78
Kyana	\$820.45
Hashim	\$820.26
Francisco	\$811.18
Mubari	\$806.78
Maria Quintana	\$783.60
Sidney	\$762.19
Michelle	\$757.09
Larry	\$707.2
Emmanuel	\$698.47
Matthew	\$695.31
Melissa	\$684.42
Jenna	\$681.59
David	\$678.03
Robert	\$667.42
Raymond	\$661.36
Pablo	\$648.00
Kenneth	\$644.71
Tony	\$641.05
Toby	\$640.28
JoAnne	\$621.16
Maria	\$611.70
Winnie	\$592.72
William	\$591.06
Robert	\$579.97
Patrick	\$576.89
William	\$576.53
John	\$575.95
Sonny	\$567.32
Robert	\$557.45
Christopher	\$556.47
Robert	\$554.59
Rosalie	\$519.07
Richard	\$516.2
Michael	\$525.83
Michael	\$521.06
Sherry	\$520.11
Marl	\$515.55
Tyler	\$514.74
William	\$514.74
Delwanda	\$510.39
William	\$508.03
Melissa	\$501.92
Ingride	\$499.99
Michael	\$493.42
Brock	\$489.20
Francis	\$468.40
Roghayeh	\$460.3
Denzelino	\$454.55
Steven	\$446.21
Daniel	\$444.15
Dana	\$439.37
Florie	\$439.15
Brian	\$439.02

BR Bonus

Qualifier	Bonus
Phillip Lumbie	\$436.25
Michael Sheets	\$436.29
Joseph Muvwa	\$436.25
Hyungjun Kim	\$432.44
Caura Fritley	\$432.29
Raju Panikharu	\$426.94
Curry Payne	\$418.77
Rostislav Ivan - Murillovan	\$404.00
Armin Septhar	\$400.20
Paul Samra	\$198.89
Christopher Williams	\$395.84
Antonio Molina	\$393.88
Gregory Brown	\$382.78
John Spalby	\$376.77
Alicia Collier	\$374.48
Donny Bowen	\$371.76
Wesley Mayer	\$369.66
David Perry	\$369.58
Keith Holcomb	\$347.25
David Reams	\$345.16
Theresa Adams	\$342.56
Earnest Owens	\$340.18
Anita Robinson	\$339.76
Duane Lambert	\$336.90
Michael Pitzer	\$335.45
Arthur Adams	\$332.69
Crystal Jackson	\$332.66
Benjamin Fret	\$330.35
Kathryn Jackson	\$328.20
Eric Allonster	\$324.91
Brenden Stewart	\$324.91
Matthew Jia	\$322.30
Ashlyn Ong	\$321.33
Darin Harshfeldt	\$319.60
Deonika Culbertson	\$317.73
Josh Killian	\$317.26
Gary Van Eit	\$316.72
Miranda Dellinger	\$314.17
Jay Meyer	\$293.74
Salme Carvera	\$289.81
Cindy Craven	\$289.47
Joseph Szyjdel	\$287.85
George Moulton	\$286.34
Claudia Zavala	\$284.37
Gordon Mogg	\$283.84
Nicholas Engray	\$280.33
Josh Pearson	\$279.33
Patrick Duray	\$279.25
Sanya Hudson	\$275.53
Robert Drake	\$274.62
Ronald Friedlander	\$273.48
Joseph Massaro	\$268.52
Mary Ayarzagorta	\$263.57
Jeremy Riehl	\$259.19
Isell Little	\$255.15
Matthew Cartwright	\$253.57
Matthew White	\$252.59

Qualifier	Bonus
George Hines	\$246.50
Joseline Torres	\$245.04
Michael Spawick	\$239.03
Dewey Lewis	\$238.84
Patrick Rodriguez	\$237.97
Andrea Batemanitz	\$236.18
Justin Mueggen	\$234.86
Jesse Jack	\$233.71
Justin Holway	\$230.71
John Hagan	\$230.05
David Ramirez	\$228.99
Charles Vance	\$228.54
David Wang	\$223.53
Jeremy Bryant	\$222.04
Sharon Patel	\$218.53
Anthony Mutter	\$211.28
Carlin Ramos	\$210.73
Joseph Henderson	\$209.01
Jason Dickson	\$208.21
Albert Akana	\$208.13
Michael Jones	\$206.83
John Eichen	\$201.66
John Kiser	\$198.80
Frank Rogally	\$195.17
Nyan Tucker	\$193.24
Norman Maguire	\$190.60
Eric Powell	\$190.05
Avery West Washington	\$190.04
Angie Platero	\$189.45
John Sharp	\$188.61
John Hamilton	\$184.93
Terrence Miller	\$184.80
Jennifer White	\$184.00
Michael Dickey	\$183.41
Mary Arde	\$181.00
Sherril Beadle	\$178.71
Jackie Abson	\$177.59
Bradley Gibson	\$178.17
Ryan Lallan	\$176.64
Sorana Blackfoot	\$168.81
Amanda Teorco	\$158.44
Matt Wynn	\$153.82
Brenda Wallace	\$153.71
Kelvin McDiarmid	\$152.87
Rachel Baser	\$148.78
Alvin Hagers	\$147.36
Shafiq Akal	\$145.84
George Lakherdjan	\$144.71
Lawrence Powell	\$144.18
Matthew Laughter	\$144.85
Pierre Mates	\$141.25
John Collins	\$141.26
Michael Bick	\$140.92
William Jones	\$140.17
Wes Elder	\$140.14
Charles Zwickler	\$139.24
Parveta Ladd	\$138.12

Qualifier	Bonus
Kyle Kamekahi	\$138.47
Gregory Hanson	\$136.22
Daniel Jones	\$135.08
Rachael Klevin	\$132.89
Tyler Faligowski	\$129.77
Jindsay Bennett	\$128.40
Chaitoochran	\$128.01
Godfrey Varghese	\$125.94
Brandon Hudson	\$122.85
Christopher Linton	\$122.38
William Bradley	\$121.61
Martin Flores	\$121.30
Louis Martinez	\$121.26
Timothy Krieger	\$120.36
Ureth Nelson	\$119.41
Lily Eichen	\$118.12
Keith Vittori	\$117.78
David Ince	\$116.43
Russell Chang	\$112.33
Garrett Kohn	\$111.28
John Eichen	\$111.12
William Chang	\$108.89
Susan Bergh	\$106.79
Patricia Heng	\$106.10
Karuna Bhatia	\$105.80
Agostina Padell	\$104.78
Arthur Sheikh	\$102.80
Lucas	\$102.65
Rory	\$101.60
Brian	\$102.47
Shirley	\$102.46
James Hagan	\$102.12

Total Bonuses Paid
\$356,593.47

Reinstatement Bonus

October Bonus Qualifiers

Sami Mopzoom	\$2,481.61	Richard Correa	148.47
John Bulcena	1,872.86	Jaime Correa	145.47
Babvino Cardoso	1,475.86	Jodi MacPherson	143.04
Julie Wells	941.40	Henry Getty	136.29
David Wang	900.00	Lazarus Echeta	135.54
Rogbie Haszanko	751.31	Joshua Goodman	132.48
Katherine Fallon	717.84	David Melcher	129.78
Daniel Potitochio	585.38	Jason Young	126.66
David Acherman	560.04	Seclano LeBrasseur	125.40
Patrice Wise	554.76	Adam Herman	123.99
Janette Meza	515.55	Jenny Sample	119.52
Allan Gilbert	495.75	Larry Cluck	118.23
Jose Sanchez	488.34	Jimmy Echen	116.55
David Jackson	464.39	Samson Adelufow	114.69
Susan Johnston	449.13	Hargeet Rana	114.60
Lawrence Turk	439.23	Albert Lau	111.87
David Lisowski	431.52	James Brenner	111.84
John Cochran	430.05	Thomas Soloweyko	111.18
Byron Paz	387.17	Carrill Munnings	105.75
Stephen Liberto	383.61	Nasrette Hunt	105.00
Peter Kaplanis	370.83	Fanta Bosco	100.02
Timothy Dawo	361.44	Joanne Marks	96.75
Yvonne Hernandez	358.20	Daniel Orr	96.03
James Larkin	355.35	Babvino Cardoza	91.44
Alan Silverman	353.49	Wes Elder	91.02
Henk Gordon	351.03	Allan Gilbert	85.74
Man Quasem	341.67	Lorena Barriere	80.25
John Scola	318.31	Kevin Copperwheat	74.40
Christi Cooper	313.62	Arthur Westergren	71.04
Douglas Zigby	291.69	Vanz Council	66.00
Ryan Tucker	273.01	Lee van Delft	66.00
Raphaele Bouchereau	264.42	Tamara Hawes	65.04
Carlo Bonifazi	262.77	Nicholas Lanoni	65.04
Herbert Adams	254.28	Constance Olive	61.86
Ryan LeBaron	251.89	Elizabeth Mkhushi	61.26
Earnest Loveless	251.76	Dwight Green	55.02
Gregory Fladger	249.55	Rachel Smith	54.99
Rigoberto Pedrosa	234.00	Salvatore Ciacchi	54.00
Lawrence Bonaszewski	231.78	Madlyn Woodward	53.79
Earle Harris	207.03	Shafiq Atzal	53.25
Rudi Camenzind	193.56	Robert Webb	31.02
Darin Hershfeldt	192.65	Diana McNair	30.39
Samantha Chui	190.74	Arthur Lee	30.00
David Thornton	188.28	Nestor Arantayo	26.01
Michael Levitt	187.77	Russ Ewen	28.27
Kathryn Clainson	170.52	Charles Vance	13.7
Brandon Asula	165.00		
Preen Sahgal	156.00		
		Total	\$26,715.19

New Agent Bonus

QUALIFIER	BONUS*
Daniel Kelly	\$4,971.86
Stephen Hill	\$4,400.00
Athar Sheikh	\$4,273.62
Lisäiti Tulimäki	\$3,241.19
Gregory Myers	\$4,901.17
Faahil Wilson	\$3,885.00
Babak Zadeh	\$3,695.43
Lorraine Chrasson	\$3,200.32
Kevin Shikane	\$3,400.75
Yvonne Brown	\$3,100.04
Filippo Havili	\$3,238.19
Stefano Ciaramacco	\$3,000.67
Jesse Hinkley	\$2,971.55
Robert Kamiński	\$2,600.92
Roghayeh Hassaniroo	\$2,580.91
Crystal Jackson	\$2,582.88
Iperterion Harris	\$2,506.08
Kent Zadko	\$2,400.43
Andrew Ouellette	\$2,393.07
Karuna Bhatia	\$2,260.53
Alfredo Saizar	\$2,162.68
Daniel Walton	\$2,360.86
Amanda Lambertson	\$2,200.60
Marin McCarthy	\$2,260.96
Jarrod Turner	\$2,264.70
Theodora Wharemate	\$2,225.58
Richard Manua	\$2,200.00
Peter Varley	\$2,810.66
Ryan Whorley	\$2,680.95
Mario Chavez	\$2,610.75
John Thornton	\$2,490.56
James Cunningham	\$2,145.29
Valerie Rosenberg	\$2,100.78
James Green	\$2,260.44
Gregory McMeckan	\$2,100.88
Damien Cannaday	\$2,080.89
Tevilla Asalia	\$2,099.26
Asake Otokoto	\$2,110.06
Mark Bouckford	\$2,000.14
Eleni Evali	\$1,995.36
Aaron Burke	\$1,900.00
Therese Gonzales	\$1,954.43
Charles Johnson	\$1,900.48
Eric Cochran	\$1,940.00
Pejman Madarshahian	\$1,906.05
Nelson Scott	\$1,900.84
Asriey Laver	\$1,906.00
Gai Arihalale	\$1,900.00
Twana Collins	\$1,890.75
Natalie Franz	\$1,800.00
Bill Dunham	\$1,800.00
Nina Edmonds	\$1,830.03
Alyssa Bronowski	\$1,800.00
Nana Fonoti	\$1,800.00
Deonica Culberson	\$1,820.28
Joshua Long	\$1,800.00
Michael Fisher	\$1,800.00
Leonardo Alumbos	\$1,800.00
Christopher Hussong	\$1,799.87
Clayton Hewlett	\$1,799.76
Jeff Lamar	\$1,780.94
Corby Jespersion	\$1,780.55
Lavinia Jhila	\$1,787.49
Lee van Delft	\$1,772.43
Robert Smaltz	\$1,770.50
John Eigert	\$1,766.36
Amy Buskas	\$1,760.00
Holly Woodard	\$1,740.00
Jan Tran	\$1,700.78
Kevin Desatnik	\$1,700.00
John Harrison	\$1,680.74
Shelly Owen	\$1,680.00
Shane Wallman	\$1,670.52
Andrina Scott	\$1,660.94
Kristen Caskey	\$1,661.77
Charles Byrd	\$1,650.00
Lorie Keller	\$1,650.95
Karen Pena	\$1,649.84

QUALIFIER	BONUS*
Kevin Coleman	\$1,630.05
Shaofagh Jegus	\$1,604.24
Juliya Purington	\$1,597.32
Sudeep Begmi	\$1,593.08
Derrick Mason	\$1,582.04
Warren Kelly	\$1,581.42
Betty Naughtier	\$1,566.61
Justin Reese	\$1,560.89
Matthew Lukesh	\$1,550.40
Abahar Dia	\$1,540.99
Gewong Yanukyan	\$1,537.78
Jeffrey Yalwa	\$1,530.36
Arkadi Mulman	\$1,531.59
Alexey Kahanin	\$1,500.61
Grant Restiana	\$1,495.74
Selina Asiatu	\$1,494.79
Zenobia Stanton	\$1,483.92
Jonathan Swink	\$1,474.42
Aza Awad	\$1,470.66
Robert Drake	\$1,467.64
Averyll West Washington	\$1,466.43
Richard Burke	\$1,449.30
Scott Cooksey	\$1,446.03
Ashlynn Ong	\$1,444.67
Crystal Burns-Greene	\$1,435.71
Shaun McDonald	\$1,420.61
Fredrick Greene	\$1,400.00
Dustin Kungebel	\$1,380.79
David Ramirez	\$1,377.77
Jessica Burgess	\$1,387.02
Timothy Matteson	\$1,383.61
Stephaan Brown	\$1,380.02
Ramin Mughisoud	\$1,376.33
Jan Nyberg	\$1,366.67
Alfredo Ramirez	\$1,360.76
Amy Wilson	\$1,349.18
Dewey Lewis	\$1,335.64
Danielle Janowski	\$1,314.77
Jason Miller	\$1,304.88
Keith Smith	\$1,303.23
George Rumbie	\$1,295.09
Travis Brown	\$1,283.13
Hoang Ngo	\$1,280.30
Haoyi Xu	\$1,280.70
Eva Holzhauser	\$1,269.13
Erin Moyer	\$1,266.89
Patrick Robitaille	\$1,260.45
Timothy Veiky	\$1,260.82
Brian Head	\$1,260.46
Umar Biba	\$1,254.15
Edward Harris	\$1,249.99
Anthony Balsano	\$1,240.78
Jimmy Tchen	\$1,230.60
Kelly Ryan	\$1,210.18
Kathryn Chasson	\$1,211.18
Juane Robertson	\$1,210.75
Christophe Babel	\$1,200.60
Marcus Howard	\$1,200.33
Bryan Gravel	\$1,214.79
Yesenia Ramirez	\$1,214.34
Robert Hearns	\$1,208.05
Michael Rice	\$1,194.00
Daniel Davidson	\$1,194.41
Robert Lynam	\$1,175.82
Sharon Belcher	\$1,164.22
Larry Payne	\$1,160.49
Daniel Jones	\$1,160.20
Sara Wilson	\$1,160.68
Kenneth Greer	\$1,150.00
Gene Williams	\$1,150.83
Lindsay White	\$1,146.37
Arianna Eulutus	\$1,135.15
Nicolas McCarthy	\$1,134.57
Devron Campbell	\$1,130.29
Margarita Kagan	\$1,140.12
Melissa Sale	\$1,127.27
Kasah Kotun	\$1,120.53
Janice Martin	\$1,100.80

QUALIFIER	BONUS*
Adrian Holloway	\$1,124.20
Salvatore Costa	\$1,100.27
Luz Arias	\$1,117.01
Sosia Havili	\$1,100.44
Brian Baich	\$1,112.30
Matthew Smith	\$1,100.77
Dayquann Boyd	\$1,100.48
Oscar Castro	\$1,098.73
James Crona	\$1,093.00
Henry Getty	\$1,089.85
Ashley Preciado	\$1,081.71
Dilitha Warren	\$1,070.22
John Paul	\$1,067.92
Aoian Kennedy	\$1,060.24
Jamie Jamison	\$1,046.68
Johnathon Bunch	\$1,060.77
Lynhia Singh	\$1,059.35
Samran Barth	\$1,058.98
Ashley King	\$1,056.08
Jeremy Philbin	\$1,054.25
Ron Hallman	\$1,048.31
Jason Aquilante	\$1,040.63
Jonathan Chartrand	\$1,037.58
Brian Tattermary	\$1,037.54
Eve Ott Law	\$1,036.79
Joseph Correll	\$1,036.38
Matthew Gerson	\$1,034.94
Kirk Alexander	\$1,029.63
Shoshanna Brenner	\$1,025.26
Erica Benvenuto	\$1,020.56
Ukaya McGee	\$1,020.07
Kevin Smith	\$1,020.04
Rustin Wilson	\$1,018.50
Kirk Tubbs	\$1,010.83
Laribel Naitit	\$1,010.40
Juan Cortes	\$1,009.69
Tim Rock	\$1,007.08
Ronald Swope	\$1,006.71
Michael Mumbas	\$1,003.27
Nene Emesih	\$1,000.91
Elizabeth Teller	\$990.77
Daniel Scoggins	\$988.46
Shawna DiBar	\$988.04
Joanna McJaffey	\$985.67
Charles Swicker	\$985.47
Brinda Liu	\$982.68
Danile Vesniak	\$976.44
Marvin Steinherr	\$972.33
John Ziegler	\$970.53
William Jorems	\$966.57
Berjami McLean	\$965.87
Skila Tang	\$962.62
Keith Kirchner	\$962.25
David Popowitz	\$959.71
Joshua Patterson	\$957.85
Theresa Zanowick	\$941.35
Corey Neville	\$940.97
James Terrill	\$940.05
Josue Bernal	\$939.35
Christopher Purnell	\$935.07
Paul Lopez	\$931.09
Reynardo Janson	\$923.49
Blake Higuchi	\$919.38
Charles Stutz	\$913.86
Charles Mickens	\$905.94
Mohamed Abdelkader	\$901.55
Albert Thompson	\$894.76
Haqibat Oura	\$894.48
Danie Harrison	\$893.65
Andrew Tsahakis	\$893.84
Michael Jones	\$890.46
Luay Ghawi	\$889.94
Lucia Ortega	\$884.02
Johnny Monroe	\$883.04
Gregory Spielman	\$882.28
Huifann Woe	\$882.03
Fate Havili	\$880.00
Milton Smith	\$880.02

New Agent Bonus

QUALIFIER	BONUS*
Amanda Adamson	\$876.97
Jessica Welby	\$874.89
Michael Duncan	\$871.99
Andrew Streiff	\$861.91
Pao yue	\$861.58
Brandon Asuka	\$859.90
Anita Susan	\$851.12
Marg Doveau	\$849.13
Alvin Hagens	\$848.61
Mathew Bunderson	\$846.34
Jevamy Bryant	\$842.46
Robert Parks	\$841.46
Donald Christie	\$831.19
Andrew Gursky	\$831.11
Cara DeFlore	\$828.11
Darcie Crotteau	\$825.97
Ameeta Sudan	\$816.94
Leah Larson	\$814.94
Matthew Yates	\$811.11
Kedric Davis	\$810.96
Veronica Lara	\$810.16
Noah Strozier	\$809.58
Andrew Stinnett	\$806.05
Robert Willis	\$805.87
John Dohnjo	\$804.68
Marion Edwards	\$799.51
Patricia Brice	\$798.96
Adam Sweet	\$791.15
Josephine Kemp	\$790.88
Natasha Hill	\$790.07
Stela Meloche	\$791.45
Meichisedech Doh	\$791.17
Lazarus Echeta	\$781.11
Jacqueline Johnson	\$782.69
Kimberly Welch	\$779.62
Prashant Borda	\$779.18
Dustin Dunbar	\$774.11
Michael Polzer	\$771.11
Matthew Vickers	\$770.49
Gary Van Ert	\$769.18
Peter Lila Ilomaiava	\$761.64
Charlotte Slater	\$761.96
Natalie Perkins	\$762.17
Ammon Bjordan	\$759.91
Patrick Taylor	\$757.26
Michael Garrett	\$752.61
Lola Tatum	\$744.64
James Whitesell	\$744.28
Patrick Blanchette	\$741.11
Aaron Gilbert	\$731.10
Ross Potter	\$721.64
Ryan Wagner	\$721.20
Leroy Martinez	\$737.30
Jerry Kust	\$721.11
Tanya Andrews	\$721.11
Ronald Helmer	\$727.25
Jose Cruz	\$726.81
Linda White	\$717.51
Tammy Tatum	\$717.48
Carolyn Gass	\$716.13
Berjamin Stores	\$715.97
James Rolinouse	\$714.45
Roger Melton	\$712.28
Michael Nguyen	\$710.51
Colin Germann	\$708.16
Ana Torres	\$700.11
Isandro Gonzalez	\$697.21
Charles Barnes	\$694.45
Elizabeth Cazares	\$691.61
Barry Clemens	\$691.05
Michelle Adjin	\$690.53
Cody Clouston	\$689.16
Brock Adams	\$681.98
Trisha Kah	\$681.11
Brandon Mackey	\$681.14
Matthew Watson	\$681.11
David Hiley	\$681.11
Terry Knudson	\$681.11

QUALIFIER	BONUS*
Eric McClanahan	\$675.15
Nicholas Dwyer	\$664.14
Rosa Najif-Grobb	\$663.11
Rowe Castellones	\$660.16
Jennifer Farrell	\$658.98
Joseph Moskwa	\$654.05
Andre Christie	\$653.20
Fadhel Mesiar	\$649.19
George Cornias	\$648.87
Meloy Caplan	\$648.20
Gina Statham	\$645.97
David Frissell	\$645.11
Marsha Curry	\$644.93
David Montgomery	\$639.97
Jason Ocran	\$639.37
Alena Penate	\$638.57
Constance Saltoff	\$636.92
Kristin Garamone Hager	\$635.58
Ryan Lury	\$633.17
Qian Li	\$633.02
Yuan Li	\$631.50
Maria Quintana	\$631.09
Ahsan Pervaz	\$629.16
Sammy Fields	\$628.82
Shaun Siders	\$628.50
Berniane Reese	\$628.19
Kezai Tatar	\$627.99
Warren Mansell	\$620.47
Ava Smander	\$619.57
Justin Sweet	\$618.57
Chandler Sanzan	\$617.17
Carin Bonilazi	\$614.11
Anthony Lacey	\$612.78
Heidi DeMont	\$610.97
Brian Anqemo	\$609.66
Heather Gonzalez	\$605.81
Kelly O'Connell	\$601.63
Kurtis Ross	\$601.57
Brittany Smart	\$597.86
Albert Au	\$595.64
Michael Lindsay	\$595.02
Heather Terkouw	\$594.73
Mick Kurceba	\$593.06
Maria Aras	\$592.15
Yolanda Palmer	\$590.97
Benson Tong	\$589.34
Michelle Faber	\$588.95
Kimberly Woebke	\$587.70
Karl Weimann	\$586.49
John Jones	\$585.15
Stephane Bartlett	\$580.26
Elizabeth Fitzgerald	\$575.96
Erik Sanchez	\$575.15
Claudia Zavala	\$571.90
Damie Burnell	\$570.34
Amber Baker	\$566.13
Shannon Hernandez	\$566.22
Alberto Pirela	\$564.29
Dustine Chung	\$564.50
Janie Rutan	\$561.99
Jeffrey Roberts	\$560.22
Chad Derrick	\$558.03
Gerard Hayes	\$556.17
Nick Chaney	\$554.85
Elther Hunter	\$551.64
Scott Smaltz	\$551.45
Ton Sanders	\$550.40
Terrance Wilks	\$546.76
Tary Taylor	\$541.67
Mark Myles	\$541.06
Jerrell Little	\$539.53
Jeff Holsak	\$537.11
Chanel Keimser	\$536.11
Monica Carter	\$534.19
Andrina Avila	\$531.11
John Reardon	\$531.11
Akeela	\$531.11
Shirley West	\$531.11

QUALIFIER	BONUS*
Karen Brown	\$516.42
Christopher Vasu	\$514.11
Dywan Perry	\$513.04
Fred Bukha	\$510.80
Mike Argersinger	\$510.11
Kimberly Breuer	\$505.11
Manuel Villarreal	\$499.91
April Cullen	\$498.81
Victor Jones	\$498.21
Ronald Redus	\$495.06
Oleg Sirgini	\$495.00
Ronald Brooks	\$494.84
Charles Johnson	\$492.99
Gregory Brown	\$491.76
Shirley Donahue	\$490.05
Seth Mak	\$488.68
Chris Paganucci	\$486.80
Christopher Mattingly	\$486.19
Kevin Knight	\$485.74
Andromeda McClanahan	\$484.48
Derek Wiens	\$478.97
Floyd Hodoh	\$478.93
Jon Wolfer	\$477.93
Deborah Anderson	\$475.29
Edward Ward	\$474.90
Kenneth Hogan	\$473.47
Brian Fernandez	\$472.95
Blake Sanca	\$471.11
Kuang Yang	\$469.17
Sarah Riley	\$468.71
Patricia Davies	\$466.07
Markita Banks	\$460.17
Taneshia Solomon	\$459.18
Marisa Willgruber	\$456.78
Dale Meyer	\$455.24
Ronald Fox	\$451.64
Carlo Squambelluri	\$451.54
Silas Billups	\$449.81
James Thomson	\$449.48
Emelda Rosales	\$444.61
Tyler Reed	\$441.18
Colina Nixon	\$441.59
Gloria Schultz	\$440.67
Allia Wandu-raga	\$438.89
Michael Dvorak	\$438.53
Audrey Weissen	\$434.78
Requinal Rodgers	\$433.45
Robert Hunsaker	\$432.89
Justin O'Reilly	\$431.81
Luis Rodriguez	\$431.60
Phuong Nguyen	\$431.60
Brian Lee	\$430.51
Joshua Stankovich	\$425.96
Jon Boroditsky	\$421.18
Leard Walker	\$416.11
Christian Chener	\$413.57
Pern Campbell	\$411.96
Danie Arreola	\$410.10
Kate Verheist	\$408.56
Atabak Noorzi	\$405.86
Christopher Bank	\$401.71
Kristen Newton	\$401.82
Damen Kupke	\$401.31
Theresa Tennerholt	\$400.66
Cynthia Wallace	\$396.43
Ninnette Hunt	\$395.85
Dennis Fulton	\$393.82
David Livingston	\$392.08
James Griffith	\$389.35
China Maboney	\$389.11
Dorianne Smith	\$388.08
Aaron Smith	\$387.73
Lawrence Wolff	\$387.16
Myron Lewis	\$385.47
Paul Hill	\$385.24
Rebecca Thompson	\$384.28
Fredrick Woods	\$384.96
Shaun Lyttle	\$384.56

New Agent Bonus

QUALIFIER	BONUS*
Carmela Stewart	\$382.00
Milton Bradley	\$381.82
Honeylet Penaredonda	\$381.57
Stephen Hltron	\$381.17
Riad Benyoub	\$379.80
Heather Robinson	\$379.07
Mark Tunison	\$377.44
Jennifer Mitchell	\$376.05
Lora Stevens	\$375.20
Jeremy Schultz	\$374.16
Sergey Sagan	\$372.39
Hector Ayala	\$371.62
Keith Kirby	\$371.56
Miryam Posada	\$371.20
Lanez Bowman	\$369.17
Joseph Ponton	\$366.67
Josh Chaney	\$364.77
Dillard Davis	\$364.42
Walter Babinski	\$363.92
Cole Schantz	\$363.18
Juan Montufar	\$361.34
Adam Lachat	\$359.24
Michael Knapp	\$357.53
Felise Kalo	\$357.31
Samu Pelesasa	\$357.03
Steven Rogers	\$356.13
Douglas Coone	\$354.30
John Szoka	\$353.94
Cezar Radu	\$352.44
Jeannie Berger	\$351.09
Shaun Wilhelm	\$350.31
Michael O'Connor	\$349.96
Andrew Schmidt	\$349.76
Anthony Michell	\$346.91
Charlie Williams	\$346.77
Tamara Lewis	\$345.85
Elisabeth Cregan	\$345.61
Michael Donnelly	\$345.33
Maryna Danielian	\$340.68
Eniz Studwell	\$340.37
Kyle King	\$339.60
Richard Sprigg	\$338.47
Anthony Smith	\$338.40
Kathryn Dickens	\$338.18
Douglas Thompson	\$337.67
Michael Sakiewicz	\$332.81
Mary Attie	\$331.08
Wesley DeValk	\$328.90
John Fargot	\$327.14
Krystal Lindsay	\$326.10
Douglas Mishler	\$325.29
Matthew Dean	\$324.54
Carrill Munnings	\$323.88
Joseph Lechert	\$323.26
Maria Greene	\$323.04
Aubrey Sarreal	\$322.95
Julie Bradford	\$322.92
Andrew Hudak	\$321.95
Travis Eick	\$321.95
Morgan Simmons	\$321.69
Emmanuel Poukps	\$318.53
Matthew Jack	\$314.85
Charles Cotton	\$313.88
Patricia Swanson	\$313.65
Jason Smith	\$312.49
Jocelyn Bangert	\$312.45
Derrick Rodriguez	\$312.81
Angela Smith	\$310.92
James Dellinger	\$309.85
Rayvonne Johnson	\$308.56
Alix Jeune	\$306.30
David Smlth	\$306.70
Natalie Donahue	\$304.05
Daphne Johnson	\$303.55
Michael Camara	\$303.41
Christine Durrer	\$302.80
Lisa Baggett	\$301.96
Barbara Sidney-Brown	\$301.62

QUALIFIER	BONUS*
Jason Brown	\$299.27
Bryant Smith	\$298.13
Keisha Sandle	\$298.10
Stephen Mendoza	\$297.35
Ian Gary	\$296.64
Ulysse Labelle	\$296.28
Lashenda Knowles	\$293.72
Jacky Pipkin	\$292.94
Favian Quiroz	\$292.72
Willison Price	\$292.64
Jennifer Doyle	\$292.25
Eric Caswell	\$290.86
Justin Tessler	\$289.72
Stephanie Cool	\$289.13
Tejinder Singh	\$288.51
Daniel McMahan	\$288.41
Rogelio Ramos	\$288.31
Jenna Lenertz	\$287.76
Christopher Murphy	\$286.76
Luciana Mosca	\$286.46
Kevin Burk	\$285.86
Kenneth Avery	\$283.17
Jessica Chaney-Higginbotham	\$282.29
Samila Tavara	\$281.94
Robert Granzow	\$281.32
Carl Schwinck	\$281.30
Gilbert Alvarez	\$280.75
Justin Herdzina	\$280.61
Tahila Materl	\$280.26
Antoinette Wall	\$279.90
Johnny Johnson	\$279.45
Adriana Ramirez	\$279.37
Marissa Grier	\$278.94
John Erdey	\$278.21
Todd Royer	\$276.95
Lawrence Tanksley	\$275.20
Mary Daly	\$275.06
Christine Ehlinger	\$274.85
David Mellies	\$274.64
Adam Piragow	\$274.34
Harold Keiser	\$273.42
Amy Roberts	\$271.95
Hector Vicencio	\$271.70
Brandon Fleck	\$271.22
Christopher McCall	\$271.03
Nancy Estaris	\$270.74
Michael Pett	\$270.63
Karen Rodriguez	\$270.02
Elizabeth Mikush	\$268.10
Brent Bissett	\$267.39
Peggy Zanowick	\$267.22
Cheryl Pegues	\$265.73
William Walter	\$264.48
Michael Knight	\$263.94
Alejandro Alonso	\$263.56
Shane Thomas	\$263.47
Linda Grider	\$261.48
Hernando Guzman	\$260.90
Starr Suggs	\$260.17
Bryan Bartosovsky	\$259.24
Ryan LeBaron	\$259.11
Michael Urey	\$255.22
Jonathan Medina	\$254.40
Rolly Sarmiento	\$253.24
Marian Heimbouch	\$252.53
Margaret Davidson	\$249.12
Michael McClernon	\$247.80
Kelly Backus	\$247.77
Marcell Graham	\$244.81
Sheila Arnold	\$244.04
Monica Boulanger	\$243.24
Nicole Gabriele	\$242.31
Mary Roadruck	\$241.76
Tammy Davis-Mayes	\$240.80
Michael Rome	\$240.66
Autumn Hickey	\$240.33
Linda Goebel	\$239.89
Jeffrey Hamano	\$239.20

QUALIFIER	BONUS*
Troy Eubanks	\$239.00
James Garthwaite	\$238.83
Melissa Chambers	\$238.82
Moustafa Makhmoud	\$238.82
Nicola Beccia	\$237.81
Travis Hileman	\$235.50
Duane Romualdo	\$232.85
Martin Jenkins	\$232.50
James Kelly	\$231.48
Dion Lewis	\$231.80
Crystal Timberlake	\$229.60
Sherri Mills-Redmond	\$229.38
Samuel Vanchieri	\$228.95
Charleston Brown	\$228.68
Miriam Brown	\$227.98
Stephen Locklear	\$227.59
Tyler Murray	\$227.27
Arjai Jackson	\$227.18
Zachary Wesseling	\$225.89
Tracey Dugan	\$225.68
Stephan Siemens	\$225.33
Adam Shusheski	\$224.02
Maria Flores	\$223.65
Dan Colton	\$223.16
Michael Washburn	\$222.82
Bobette Jensen	\$221.64
Dora Elmore	\$220.60
Angelica Gallardo	\$219.94
Erna Powell	\$219.92
Walkins Jean-Francois	\$219.81
David Hollis	\$218.64
Donovan Westhaver	\$218.41
David Perry	\$218.03
Justin Traver	\$217.36
William Matthews	\$217.25
Peter Patrie	\$216.56
Carol Pettus	\$216.06
Faisealufa Fanena	\$215.78
Abdenacer Boudjema	\$215.21
Tyler Ramsey	\$214.26
Andrew Bradshaw	\$213.00
Cynthia Compton	\$212.64
Arturo Vazquez-Barba	\$211.55
Peter Letto	\$211.51
Ronald Gargotto	\$210.54
James Erickson	\$209.15
Mark Ramos	\$207.28
Jerry Marion	\$206.44
Danny Aranda	\$205.43
Julie Christensen	\$204.79
Lamar Oliver	\$204.16
Anthony Selvidio	\$203.89
Derick Caldwell	\$202.73
Jasmyn Hironaka	\$200.64
Michel Belanger	\$200.58
William Winchester	\$200.00
Brock Graff	\$198.08
Louis Martinez	\$197.44
Mathew Jacob	\$197.22
Ruqaiyah Thurmond	\$196.17
Stuart LaGrone	\$196.01
Michael Mansell	\$195.53
Athena Villanueva	\$195.30
Deborah Woodburn	\$193.77
Jang Kim	\$192.59
Darryl Washington	\$191.47
Tiffany Roland	\$189.60
Anthony Theriault	\$189.07
Carl Brown	\$188.67
Thomas Yockachonis	\$188.66
Deborah Darnell	\$188.40
Linda Fick	\$188.28
Joshua Gitomer	\$186.80
Aubrey LaBonte	\$186.60
Valerie Gray-Gantt	\$186.46
Frederick Giberti	\$186.27
Flavia Braking	\$185.91
Kevin Copperwheat	\$183.49

New Agent Bonus

QUALIFIER	BONUS*
Christopher Nalls	\$183.17
Michael Moore	\$181.05
Dwight Green	\$180.04
Scott Donovan	\$180.00
Joseph Faber	\$179.42
Dean Bauman	\$178.98
Edward Rangel	\$178.78
Scott Shepherd	\$178.50
William Coleman-Pender	\$178.15
Brian Woichok	\$178.05
Kristen Ward	\$176.95
Rachel Wanden	\$176.94
Jeffery McDonald	\$176.82
Jonathan Winesett	\$176.60
Katherine Wright	\$175.80
Jeffrey Halkin	\$175.48
Matthew Norero	\$171.02
Krishnamurthy Ramakrishna	\$171.00
Alexander Bissias	\$170.84
Daniel Storm	\$170.83
Tiffany Silver	\$168.45
Carol Slaughter	\$167.24
Mark Stewart	\$166.74
Judy Ward	\$164.56
Mahir Khalaf	\$164.40
Eric Wright	\$164.26
Andrew Knaack	\$163.96
Kimberly Beggs	\$163.86
Lindsay Bennett	\$162.88
Michael Yorkheimer	\$162.59
Oladimeji Adedire	\$162.48
James Nunnery	\$162.28
Laura Adkins	\$161.50
Robert Ngawaka	\$161.22
Marvin Covington	\$161.10
Christian Miller	\$160.65
Shane Schuessler	\$160.35
Scott Tirone	\$158.84
Curcuetumia Henry	\$158.55
Jessica Gowanlock	\$158.55
Shellane Harris	\$158.19
Ira Wade	\$156.61
Stephen Paton	\$156.15
Jessica Garling	\$156.13
Rosalind Jones	\$155.70
Steven Diorio	\$155.70
Matthew Meronyk	\$155.29
Armanda Niss	\$155.03
Claire Gordon	\$154.94
Virginia Sibley	\$153.59
Mark Segovia	\$152.79
Rashad Royster	\$152.54
Robert Johnson	\$151.74
John Baader	\$151.23
Jared Jablonski	\$150.90
Matt Wyss	\$150.82
John Stockett	\$150.45
John Shaughnessy	\$150.34
John Hepi	\$149.40
Olita Alai	\$148.16
Rosalie Rodil	\$144.22
Charles Cox	\$143.81
Juliette Benoit	\$143.40
Darrel Deatry	\$142.18
Daniel Sobeck	\$141.42
Andrew Fryer	\$140.48
Theresa Crone	\$140.40
Richard Matuszak	\$139.85
Jeffrey Bickel	\$138.87
Theresa Shabazz	\$138.81
Rachael Gibbs	\$138.45
John Allen	\$136.20
Joseph Trasciatti-Holmberg	\$135.34
Jaime Lindsay	\$134.64
Tatyana Chernysheva	\$133.98
James Allen	\$133.36
Asomaliu Tusi	\$132.32
Brian Vickersman	\$132.26

QUALIFIER	BONUS*
Tom Wilson	\$131.92
Sarah Frost	\$130.65
Joseph Massaro	\$130.54
Jeanne Koenig	\$130.52
Bruce Willis	\$130.34
Kathy Janev	\$130.26
Glenda Marple	\$130.00
Lydia Embree	\$130.00
John Salesses	\$129.50
Matthew Hickling	\$129.21
Young Tae	\$129.00
Chase Nolte	\$128.47
Evan Ramage	\$127.43
Roxanne Johnson	\$127.32
Mauricio Diaz	\$127.28
Rencel Jones	\$126.98
Gary Glesby	\$126.90
Karen Harris	\$126.60
Kimberly Sage	\$126.10
Jeremy Engrav	\$125.67
Ashley Breland	\$125.04
Shanna Tarble	\$124.96
Cassandra Williams	\$124.02
L'Tanya Wilkerson	\$123.74
Todd Mileti	\$123.58
Gary Sakamoto	\$122.00
Bernard Reyes	\$121.84
Sarah Vivian	\$121.20
Elizabeth Willard	\$120.84
David Carr	\$120.45
Norma Sauls	\$120.18
Ashley Hendsbee	\$119.60
David Jones	\$118.95
Michael Hamilton	\$118.92
Michael Solomon	\$118.78
Nicholas Aplin	\$117.62
Miranda Graham	\$117.58
Michelle Johnson	\$117.55
Jason Nabor	\$117.40
Keith Green	\$117.00
Leslie Tackitt	\$116.65
Amy Jones	\$115.61
Bradley Urquhart	\$115.29
Winston Lewis	\$114.95
David Valdez	\$114.59
Donald Pauley	\$114.45
Roland Parenteau	\$114.00
Kyle Wolfe	\$113.78
Michael Davis	\$113.58
Kathleen Tekanawa	\$113.25
Yevgeniy Krasotin	\$112.93
Heather Smith	\$112.82
Brian Sundberg	\$112.65
Umesh Ponnampalam	\$111.54
Stacha Straight	\$111.40
John Fant	\$110.91
Louise Danielenko	\$110.86
Rosanne O'Malley	\$110.58
Stephen Kubiak	\$110.12
Sundeep Grewal	\$109.52
Joseph Chmielewski	\$108.90
Joseph Arfire	\$108.56
Timothy Meshey	\$108.00
Kim Barnes	\$107.82
Kali Guidry	\$107.62
Amanda Kozak	\$107.46
Catherine Hamilton	\$107.04
Charles Kitchen	\$107.00
Robert Seiber	\$106.96
Nancy Contreras	\$106.59
Ereke Bruce	\$106.48
Linda Sapien	\$106.08
John Olson	\$105.93
Lawrence Blue	\$105.30
Danika Cleveland	\$105.19
Santos Matias	\$104.95
Charlene Rubio	\$104.77
Tess Bliven	\$104.28

QUALIFIER	BONUS*
Michelle Acker	\$104.14
Qualicia Daniel	\$104.10
Marcia Treichel	\$104.00
Chad Saindon	\$103.98
Lonnice Mounts	\$103.60
Misty Borman	\$103.10
Oscar Chavez	\$102.31
Erich Hollis	\$101.88
Maria Puru	\$101.80
Aseneth Meza	\$100.86
Junior Fretton	\$100.86
Brian Wells	\$100.70

Total Bonuses Paid Out
\$601,741.36

Retention Bonus

QUALIFIER	BONUS*
Jose Lopes	\$5,121.91
Max Quasem	\$4,151.51
Marinela Achim	\$3,969.94
Helen Taylor	\$3,892.97
Benham Halali	\$3,796.79
Amir Sedaghat	\$3,674.84
Sean Hall	\$3,472.94
Bradley Ellison	\$3,419.83
Timothy Cruise	\$3,247.83
Scott Remmey	\$3,118.43
Samantha Chul	\$2,639.03
Benjamin Mancillas	\$2,628.35
Andrew Bishop	\$2,615.22
Freida Yakubov	\$2,614.15
Eli McKenzie	\$2,393.59
Bianca Zaragoza	\$2,386.11
Daniel Potilechio	\$2,332.76
Yevgeniy Kashkin	\$2,242.25
Wille Hayden	\$2,237.59
Byron Paz	\$2,219.99
Rickie Sasser	\$2,217.73
Robert Kanaan	\$2,207.69
Steven Stensrud	\$2,206.88
Yvonne Hernandez	\$2,194.27
Robert Ulreich	\$2,167.28
Alex Gonzales	\$2,161.48
Norman Lew	\$2,158.52
Richard Carter	\$2,130.96
David Jackson	\$2,125.62
Pamela Ladd	\$2,124.11
Wayne Fader	\$2,108.34
Joseph Szygiel	\$2,094.75
Curt Snow	\$2,072.63
Russell Morris	\$2,053.77
Patrick Parisi	\$2,036.14
Beth Snow	\$2,030.40
Lorena Barriere	\$2,021.52
Herbert Adams	\$2,019.88
Allison Bankowski	\$1,966.70
Joey Kennedy	\$1,941.47
Maria Esposito	\$1,932.48
Bedis Kilani	\$1,898.36
David Garbarskiy	\$1,895.49
Maijergal Sukhbaatar	\$1,885.72
David Williams	\$1,880.82
Sebastian Kazek	\$1,852.00
Troy Plummer	\$1,846.15
Greg Stewart	\$1,834.08

QUALIFIER	BONUS*
Andrea Barenholtz	\$1,809.24
Timothy Dawe	\$1,809.08
Ronald Friedlander	\$1,803.63
Jessica Cottrell	\$1,742.28
Dawn McElwain	\$1,738.94
Theresa Bellajaro	\$1,714.01
Alex Bluhm	\$1,706.07
Robert Dunn	\$1,696.73
Samson Adelufosi	\$1,687.05
Natalie Soboleva	\$1,683.03
Nestor Aramayo	\$1,673.12
Edward Hanna	\$1,667.82
Garret Kun	\$1,664.52
Paramjit Sangha	\$1,655.41
Brian Fernandez	\$1,623.95
Kevin Haines	\$1,619.46
Ryan Bisanz	\$1,615.64
James Palmes	\$1,614.17
Kenneth Greer	\$1,611.87
Anthony Christman	\$1,527.04
Omar DeLaCruz	\$1,510.68
William Sanders	\$1,494.91
Katherine Georgiou	\$1,478.94
Brian Morse	\$1,465.64
Gabriel Santos	\$1,455.59
Randolph Soulliers	\$1,442.93
Bert Feldman	\$1,438.28
Jason Harris	\$1,435.90
Benjamin Ainscough	\$1,417.43
Adam Kahn	\$1,407.69
Marc Younger	\$1,385.42
John Farley	\$1,381.94
James Larkin	\$1,364.28
Erickson Bencosme	\$1,347.77
Naera Pomare	\$1,335.30
David Sandoval	\$1,332.71
Ross Ewen	\$1,328.58
Robert Webb	\$1,327.20
Cynthia Wilhelmi	\$1,327.12
Matthew Cartwright	\$1,322.60
Alan Rosen	\$1,295.95
Sami Mogannam	\$1,291.91
Terrance Clark	\$1,286.37
Eric Miller	\$1,272.76
Benjamin Eggen	\$1,270.27
Todd O'Neill	\$1,264.35
Lily Tchen	\$1,255.45
Rose Deacy	\$1,252.78

Retention Bonus

QUALIFIER	BONUS*
Adam Shusheski	\$1,233.06
Richard Greenberg	\$1,229.40
Yvette Matos	\$1,227.49
Larry Malitz	\$1,226.56
Krista Thierne	\$1,224.83
Valerie Capano	\$1,223.99
Richard Refano	\$1,213.00
Levar Morgan	\$1,209.46
David Ackerman	\$1,207.74
Brett Barnes	\$1,199.48
Sharon Nigota	\$1,183.86
Al-Karim Walji	\$1,148.92
Aunjel Faucheux	\$1,130.09
Angeles Ordas	\$1,076.67
Byron Washington	\$1,051.04
Kevin Wilson	\$993.31
Scott Florin	\$975.12
Hector Dessis	\$938.93
Zachary Hart	\$932.15
Bradley Kampmeier	\$929.89
Joseph Larsen	\$928.46
Josh Killian	\$926.90
Dustin Henderscheid	\$923.61
Lawrence Hauck	\$920.79
Benjamin VanFossen	\$917.72
Joaquin Santos	\$916.13
Matthew Laughter	\$910.17
Crystal Reeves	\$903.76
George Sturge	\$887.67
Miranda Dellinger	\$883.88
Timothy Nolan	\$876.49
Caleb Emerich	\$874.39
Mark Bleier	\$872.23
Maria Diringer	\$860.20
Shamecka Nelson	\$859.47
Jay Meyer	\$857.56
Tony Motley	\$846.01
David Montgomery	\$842.54
Frank Jendusa	\$826.02
James Schneider	\$812.75
Patricia Longenecker	\$801.61
Ghina Malaney	\$791.78
Barbara Stillwell	\$788.64
Herman Libman	\$775.17
Ronald Berube	\$724.75
Duane Robertson	\$703.59
Darcie Crotteau	\$664.32
Arnold Iacoviello	\$663.30
Gregory Hayman	\$659.14
Cathy Thompson	\$655.38
Raphael Bouchereau	\$651.52
Jose Sanchez	\$639.21

QUALIFIER	BONUS*
Michael Dupree	\$628.92
Tasha Tucker	\$621.14
Thomas Tulowiecki	\$615.55
Jeffrey Bickel	\$597.44
Rory Crockford	\$589.04
James Tanguay	\$546.54
Ryan Clarke	\$508.55
Susan Johnston	\$492.66
DeMario Cooper	\$482.16
Tammy Schroeder	\$480.12
Dennis Titcombe	\$465.18
Chris Kim	\$444.21
Tiffany Roland	\$318.24
Darren Kwong	\$246.57
Vanessa Malay	\$192.46
Dale Meyer	\$165.69
Oscar Chavez	\$149.06
Pa Yang	\$103.84
Justin Foley	\$100.33
Alan Weissen	\$90.58

Total Bonus Paid Out
\$247,653.31